
State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.1 Filing/145GEC01-70

Filing at a Glance

Company: Brighthouse Life Insurance Company
Product Name: Long-Term Care
State: Pennsylvania
TOI: LTC04I Individual Long Term Care - Nursing Home
Sub-TOI: LTC04I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 02/26/2019
SERFF Tr Num: MILL-131719034
SERFF Status: Assigned
State Tr Num: MILL-131719034
State Status: Received Review in Progress
Co Tr Num: LTC4 TQ FO

Implementation: On Approval
Date Requested:
Author(s): Mike Bergerson, John Hebig, Joe Neary, Tanisha Duwearatchi, Andrew Duxbury
Reviewer(s): Jim Lavery (primary), David D'Agostino
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 21.6% increase on 34 policyholders of Brighthouse Life form H-LTC4JFQ15 (Series name is LTC4 TQ FO).

State: Pennsylvania
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long-Term Care
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Filing Company: Brighthouse Life Insurance Company

General Information

Project Name: Round 4.1 Filing	Status of Filing in Domicile: Not Filed
Project Number: 145GEC01-70	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: This filing is not being submitted in Delaware as there are no in-force policies in Delaware.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 21.6%	Filing Status Changed: 02/27/2019
	State Status Changed: 02/27/2019
Deemer Date:	Created By: David Chou
Submitted By: John Hebig	Corresponding Filing Tracking Number:
	State TOI: LTC04I Individual Long Term Care - Nursing Home

Filing Description:

Milliman, Inc. has been retained by GNA Corporation to submit the referenced rate filing on behalf of Brighthouse Life Insurance Company for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth Life Insurance Company (Genworth), a reinsurer of this business.

H-LTC4JFQ15, et al. are existing tax-qualified individual facility only long term care policies of insurance previously approved in 1998. These forms were issued in Pennsylvania from November 1998 through January 2001 and are no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, six prior increases have been approved and implemented on these forms and associated riders.

- 1.A 20.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
- 2.A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
- 3.A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
- 4.A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
- 5.A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
- 6.On November 15, 2017, the company requested a rate increase of 33.7%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 21.6% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the

State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
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minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions). The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their benefits, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. There are several options for benefit reductions available to most policyholders (subject to policy and state minimum requirements). Insureds may be able to increase their elimination period, shorten their benefit period, reduce their daily benefit amount, remove or reduce inflation protection, or any combination of these.

For eligible policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

Company and Contact

Filing Contact Information

John Hebig, Actuary	john.hebig@milliman.com
8500 Normandale Lake Blvd.	952-820-2488 [Phone]
Suite 1850	952-897-5301 [FAX]
MN	
MINNEAPOLIS, MN 55437-3830	

Filing Company Information

(This filing was made by a third party - millimaninc)

Brighthouse Life Insurance Company	CoCode: 87726	State of Domicile: Delaware
1209 Orange Street	Group Code: 241	Company Type:
Wilmington, DE 19801	Group Name: Metropolitan Group	Life/Accident/Health
(860) 768-0328 ext. [Phone]	FEIN Number: 06-0566090	State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	The state of domicile, Delaware, has a \$100 fee.
Per Company:	Yes

SERFF Tracking #: MILL-131719034

State Tracking #: MILL-131719034

Company Tracking #: LTC4 TQ FO

State: Pennsylvania **Filing Company:** Brighthouse Life Insurance Company
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: Round 4.1 Filing/145GEC01-70

Company	Amount	Date Processed	Transaction #
Brighthouse Life Insurance Company	\$100.00	02/26/2019	156237551

State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	Round 4.1 Filing/145GEC01-70		

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	10.000%
Effective Date of Last Rate Revision:	06/02/2018
Filing Method of Last Filing:	Review and Approval
SERFF Tracking Number of Last Filing:	MILL-131126126

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Brighthouse Life Insurance Company	%	21.600%	\$16,827	34	\$77,903	21.600%	21.600%

State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC4JFQ15, et al.	Revised	Previous State Filing Number: MILL-131126126 Percent Rate Change Request: 21.6	PA_LTC4_FO_Q_Prem_21.6%_20190226.pdf, PA_LTC4_FO_Q_Prem_Current_20190226.pdf,

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC4JFQ15, et al.

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	252.49	238.46	224.43	18-39	25.25	23.85	22.44
40	252.49	238.46	224.43	40	25.25	23.85	22.44
41	266.51	252.49	238.46	41	26.65	25.25	23.85
42	266.51	252.49	238.46	42	26.65	25.25	23.85
43	280.54	266.51	252.49	43	28.05	26.65	25.25
44	294.57	280.54	252.49	44	29.46	28.05	25.25
45	294.57	280.54	266.51	45	29.46	28.05	26.65
46	308.60	294.57	266.51	46	30.86	29.46	26.65
47	322.62	308.60	280.54	47	32.26	30.86	28.05
48	322.62	308.60	294.57	48	32.26	30.86	29.46
49	336.65	322.62	294.57	49	33.66	32.26	29.46
50	350.68	336.65	308.60	50	35.07	33.66	30.86
51	364.70	350.68	322.62	51	36.47	35.07	32.26
52	392.76	378.73	350.68	52	39.28	37.87	35.07
53	420.81	392.76	364.70	53	42.08	39.28	36.47
54	434.84	406.78	378.73	54	43.48	40.68	37.87
55	462.89	434.84	406.78	55	46.29	43.48	40.68
56	490.95	462.89	420.81	56	49.09	46.29	42.08
57	519.00	490.95	448.87	57	51.90	49.09	44.89
58	561.08	519.00	476.92	58	56.11	51.90	47.69
59	589.14	547.06	490.95	59	58.91	54.71	49.09
60	631.22	575.11	519.00	60	63.12	57.51	51.90
61	687.33	631.22	561.08	61	68.73	63.12	56.11
62	729.41	673.30	603.16	62	72.94	67.33	60.32
63	799.54	729.41	659.27	63	79.95	72.94	65.93
64	855.65	785.52	715.38	64	85.57	78.55	71.54
65	925.79	855.65	771.49	65	92.58	85.57	77.15
66	1,009.95	925.79	841.62	66	100.99	92.58	84.16
67	1,108.14	1,009.95	911.76	67	110.81	100.99	91.18
68	1,206.33	1,094.11	981.89	68	120.63	109.41	98.19
69	1,318.54	1,192.30	1,066.06	69	131.85	119.23	106.61

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC4JFQ15, et al.

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,444.79	1,304.52	1,164.25	70	144.48	130.45	116.42
71	1,599.08	1,444.79	1,276.46	71	159.91	144.48	127.65
72	1,781.44	1,599.08	1,402.71	72	178.14	159.91	140.27
73	1,977.82	1,767.41	1,542.98	73	197.78	176.74	154.30
74	2,202.25	1,949.76	1,697.27	74	220.22	194.98	169.73
75	2,440.71	2,160.17	1,865.60	75	244.07	216.02	186.56
76	2,721.25	2,398.63	2,076.00	76	272.12	239.86	207.60
77	3,043.87	2,693.20	2,328.49	77	304.39	269.32	232.85
78	3,408.58	3,001.79	2,595.01	78	340.86	300.18	259.50
79	3,801.33	3,352.47	2,889.57	79	380.13	335.25	288.96
80		3,745.22	3,226.22	80	425.02	374.52	322.62
81		4,137.98	3,562.87	81	469.91	413.80	356.29
82		4,572.82	3,941.60	82	520.40	457.28	394.16
83		5,063.77	4,362.42	83	575.11	506.38	436.24
84		5,596.80	4,825.31	84	635.43	559.68	482.53
				85	702.76	618.59	534.43
				86	791.13	697.14	601.76
				87	890.72	784.11	677.51
				88	1,001.53	880.90	761.67
				89	1,126.37	991.71	857.05
				90	1,275.06	1,115.15	963.66
				91	1,425.15	1,255.42	1,084.29
				92	1,603.29	1,411.12	1,218.95
				93	1,803.88	1,587.86	1,371.85
				94	2,029.72	1,785.64	1,542.98
				95	2,282.20	2,010.08	1,736.55
				96	2,568.35	2,261.16	1,952.57
				97	2,889.57	2,543.11	2,196.64
				98	3,250.07	2,861.52	2,471.57
				99	3,655.45	3,217.81	2,780.16

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC4JFQ15, et al.

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	322.62	308.60	280.54	18-39	32.26	30.86	28.05
40	322.62	308.60	280.54	40	32.26	30.86	28.05
41	336.65	322.62	294.57	41	33.66	32.26	29.46
42	336.65	322.62	294.57	42	33.66	32.26	29.46
43	350.68	336.65	308.60	43	35.07	33.66	30.86
44	364.70	350.68	322.62	44	36.47	35.07	32.26
45	378.73	350.68	322.62	45	37.87	35.07	32.26
46	392.76	364.70	336.65	46	39.28	36.47	33.66
47	392.76	378.73	350.68	47	39.28	37.87	35.07
48	406.78	378.73	350.68	48	40.68	37.87	35.07
49	420.81	392.76	364.70	49	42.08	39.28	36.47
50	434.84	406.78	378.73	50	43.48	40.68	37.87
51	448.87	420.81	392.76	51	44.89	42.08	39.28
52	476.92	448.87	406.78	52	47.69	44.89	40.68
53	504.97	462.89	420.81	53	50.50	46.29	42.08
54	519.00	490.95	448.87	54	51.90	49.09	44.89
55	547.06	504.97	462.89	55	54.71	50.50	46.29
56	589.14	547.06	490.95	56	58.91	54.71	49.09
57	617.19	575.11	533.03	57	61.72	57.51	53.30
58	659.27	617.19	561.08	58	65.93	61.72	56.11
59	715.38	659.27	603.16	59	71.54	65.93	60.32
60	757.46	701.35	645.24	60	75.75	70.14	64.52
61	813.57	757.46	701.35	61	81.36	75.75	70.14
62	883.70	827.60	757.46	62	88.37	82.76	75.75
63	953.84	897.73	827.60	63	95.38	89.77	82.76
64	1,038.00	967.87	897.73	64	103.80	96.79	89.77
65	1,122.16	1,052.03	981.89	65	112.22	105.20	98.19
66	1,220.35	1,150.22	1,066.06	66	122.04	115.02	106.61
67	1,318.54	1,248.41	1,164.25	67	131.85	124.84	116.42
68	1,430.76	1,346.60	1,262.44	68	143.08	134.66	126.24
69	1,542.98	1,458.81	1,374.65	69	154.30	145.88	137.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC4JFQ15, et al.

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,669.22	1,585.06	1,486.87	70	166.92	158.51	148.69
71	1,865.60	1,767.41	1,669.22	71	186.56	176.74	166.92
72	2,076.00	1,977.82	1,865.60	72	207.60	197.78	186.56
73	2,300.44	2,202.25	2,090.03	73	230.04	220.22	209.00
74	2,566.95	2,454.74	2,328.49	74	256.70	245.47	232.85
75	2,861.52	2,735.28	2,609.03	75	286.15	273.53	260.90
76	3,184.14	3,043.87	2,903.60	76	318.41	304.39	290.36
77	3,548.85	3,394.55	3,240.25	77	354.88	339.45	324.03
78	3,969.66	3,801.33	3,618.98	78	396.97	380.13	361.90
79	4,418.52	4,222.15	4,025.77	79	441.85	422.21	402.58
				80	492.35	471.31	448.87
				81	544.25	520.40	496.56
				82	601.76	575.11	548.46
				83	671.90	636.83	607.37
				84	735.02	715.38	670.49
				85	812.17	777.10	742.03
				86	914.56	875.29	836.01
				87	1,028.18	984.70	939.81
				88	1,157.23	1,106.74	1,057.64
				89	1,301.71	1,245.60	1,189.49
				90	1,464.43	1,401.30	1,338.18
				91	1,646.78	1,576.64	1,509.31
				92	1,852.97	1,773.02	1,693.07
				93	2,084.42	1,994.65	1,904.87
				94	2,345.32	2,244.33	2,141.93
				95	2,638.49	2,524.87	2,409.85
				96	2,968.13	2,839.08	2,711.43
				97	3,338.44	3,193.96	3,050.89
				98	3,756.45	3,593.73	3,431.02
				99	4,224.95	4,042.60	3,860.25

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC4JFQ15, et al.

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	364.70	350.68	322.62	18-39	36.47	35.07	32.26
40	364.70	350.68	322.62	40	36.47	35.07	32.26
41	378.73	364.70	336.65	41	37.87	36.47	33.66
42	392.76	378.73	350.68	42	39.28	37.87	35.07
43	406.78	392.76	364.70	43	40.68	39.28	36.47
44	420.81	406.78	378.73	44	42.08	40.68	37.87
45	434.84	420.81	392.76	45	43.48	42.08	39.28
46	462.89	434.84	406.78	46	46.29	43.48	40.68
47	476.92	448.87	420.81	47	47.69	44.89	42.08
48	490.95	462.89	434.84	48	49.09	46.29	43.48
49	519.00	490.95	448.87	49	51.90	49.09	44.89
50	533.03	504.97	462.89	50	53.30	50.50	46.29
51	547.06	519.00	476.92	51	54.71	51.90	47.69
52	575.11	533.03	490.95	52	57.51	53.30	49.09
53	589.14	547.06	504.97	53	58.91	54.71	50.50
54	617.19	575.11	519.00	54	61.72	57.51	51.90
55	631.22	589.14	533.03	55	63.12	58.91	53.30
56	673.30	631.22	575.11	56	67.33	63.12	57.51
57	729.41	673.30	603.16	57	72.94	67.33	60.32
58	785.52	715.38	645.24	58	78.55	71.54	64.52
59	841.62	771.49	701.35	59	84.16	77.15	70.14
60	897.73	827.60	743.43	60	89.77	82.76	74.34
61	981.89	897.73	813.57	61	98.19	89.77	81.36
62	1,080.08	981.89	883.70	62	108.01	98.19	88.37
63	1,178.27	1,066.06	953.84	63	117.83	106.61	95.38
64	1,276.46	1,164.25	1,038.00	64	127.65	116.42	103.80
65	1,402.71	1,276.46	1,136.19	65	140.27	127.65	113.62
66	1,514.92	1,374.65	1,220.35	66	151.49	137.47	122.04
67	1,641.17	1,486.87	1,318.54	67	164.12	148.69	131.85
68	1,781.44	1,599.08	1,416.73	68	178.14	159.91	141.67
69	1,921.71	1,725.33	1,528.95	69	192.17	172.53	152.89

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC4JFQ15, et al.

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,076.00	1,865.60	1,641.17	70	207.60	186.56	164.12
71	2,300.44	2,076.00	1,837.54	71	230.04	207.60	183.75
72	2,552.92	2,300.44	2,047.95	72	255.29	230.04	204.80
73	2,833.47	2,552.92	2,272.38	73	283.35	255.29	227.24
74	3,142.06	2,847.49	2,538.90	74	314.21	284.75	253.89
75	3,478.71	3,156.09	2,833.47	75	347.87	315.61	283.35
76	3,871.47	3,520.79	3,156.09	76	387.15	352.08	315.61
77	4,320.33	3,927.58	3,520.79	77	432.03	392.76	352.08
78	4,811.28	4,376.44	3,927.58	78	481.13	437.64	392.76
79	5,358.34	4,867.39	4,376.44	79	535.83	486.74	437.64
				80	597.55	542.85	488.14
				81	659.27	598.96	538.64
				82	729.41	663.48	596.15
				83	805.15	732.21	657.87
				84	889.32	807.96	728.00
				85	981.89	892.12	802.35
				86	1,105.33	1,004.34	903.34
				87	1,242.80	1,129.18	1,040.81
				88	1,398.50	1,270.85	1,143.21
				89	1,573.84	1,429.36	1,286.28
				90	1,770.21	1,608.90	1,446.19
				91	1,991.84	1,809.49	1,627.14
				92	2,240.12	2,035.33	1,830.53
				93	2,520.66	2,289.22	2,059.17
				94	2,834.87	2,575.37	2,317.27
				95	3,189.75	2,897.99	2,606.23
				96	3,588.12	3,259.89	2,931.66
				97	4,035.59	3,666.67	3,297.76
				98	4,540.56	4,125.36	3,710.16
				99	5,108.66	4,641.55	4,174.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC4JFQ15, et al.

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	434.84	420.81	392.76	18-39	43.48	42.08	39.28
40	434.84	420.81	392.76	40	43.48	42.08	39.28
41	448.87	434.84	406.78	41	44.89	43.48	40.68
42	476.92	448.87	420.81	42	47.69	44.89	42.08
43	490.95	462.89	434.84	43	49.09	46.29	43.48
44	504.97	476.92	448.87	44	50.50	47.69	44.89
45	533.03	504.97	462.89	45	53.30	50.50	46.29
46	547.06	519.00	476.92	46	54.71	51.90	47.69
47	575.11	533.03	490.95	47	57.51	53.30	49.09
48	603.16	561.08	504.97	48	60.32	56.11	50.50
49	617.19	575.11	533.03	49	61.72	57.51	53.30
50	645.24	603.16	547.06	50	64.52	60.32	54.71
51	673.30	617.19	561.08	51	67.33	61.72	56.11
52	701.35	645.24	589.14	52	70.14	64.52	58.91
53	729.41	673.30	617.19	53	72.94	67.33	61.72
54	757.46	701.35	631.22	54	75.75	70.14	63.12
55	785.52	729.41	659.27	55	78.55	72.94	65.93
56	841.62	785.52	715.38	56	84.16	78.55	71.54
57	911.76	841.62	771.49	57	91.18	84.16	77.15
58	981.89	911.76	827.60	58	98.19	91.18	82.76
59	1,066.06	981.89	897.73	59	106.61	98.19	89.77
60	1,150.22	1,066.06	967.87	60	115.02	106.61	96.79
61	1,248.41	1,150.22	1,052.03	61	124.84	115.02	105.20
62	1,374.65	1,262.44	1,136.19	62	137.47	126.24	113.62
63	1,500.90	1,374.65	1,234.38	63	150.09	137.47	123.44
64	1,627.14	1,486.87	1,332.57	64	162.71	148.69	133.26
65	1,781.44	1,613.11	1,444.79	65	178.14	161.31	144.48
66	1,907.68	1,739.36	1,571.03	66	190.77	173.94	157.10
67	2,047.95	1,879.63	1,697.27	67	204.80	187.96	169.73
68	2,188.22	2,019.90	1,837.54	68	218.82	201.99	183.75
69	2,342.52	2,174.19	1,991.84	69	234.25	217.42	199.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY BENEFITS

FORM: H-LTC4JFQ15, et al.

UNLIMITED BENEFIT PERIOD

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
70	2,510.84	2,342.52	2,160.17	70	251.08	234.25	216.02
71	2,805.41	2,609.03	2,398.63	71	280.54	260.90	239.86
72	3,128.03	2,903.60	2,665.14	72	312.80	290.36	266.51
73	3,478.71	3,226.22	2,959.71	73	347.87	322.62	295.97
74	3,885.50	3,590.93	3,282.33	74	388.55	359.09	328.23
75	4,334.36	3,997.71	3,647.04	75	433.44	399.77	364.70
76	4,825.31	4,446.58	4,067.85	76	482.53	444.66	406.78
77	5,372.36	4,951.55	4,530.74	77	537.24	495.16	453.07
78	5,989.55	5,526.66	5,049.74	78	598.96	552.67	504.97
79	6,676.88	6,157.88	5,624.85	79	667.69	615.79	562.49
				80	743.43	685.92	627.01
				81	820.58	756.06	691.53
				82	906.15	834.61	763.07
				83	1,001.53	922.98	843.03
				84	1,105.33	1,018.36	929.99
				85	1,220.35	1,123.57	1,026.78
				86	1,373.25	1,265.24	1,155.83
				87	1,545.78	1,422.34	1,300.31
				88	1,737.95	1,600.49	1,463.02
				89	1,955.37	1,815.10	1,645.37
				90	2,199.44	2,025.51	1,851.57
				91	2,474.37	2,277.99	2,081.62
				92	2,784.37	2,562.74	2,342.52
				93	3,132.24	2,883.96	2,635.68
				94	3,523.60	3,244.46	2,963.92
				95	3,964.05	3,649.84	3,335.63
				96	4,459.20	4,105.72	3,752.24
				97	5,016.08	4,619.11	4,220.74
				98	5,643.09	5,195.62	4,748.16
				99	6,348.65	5,845.08	5,341.50

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY SIMPLE INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AISFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	378.73	364.70	336.65	18-39	37.87	36.47	33.66
40	378.73	364.70	336.65	40	37.87	36.47	33.66
41	392.76	378.73	350.68	41	39.28	37.87	35.07
42	406.78	392.76	364.70	42	40.68	39.28	36.47
43	420.81	406.78	378.73	43	42.08	40.68	37.87
44	434.84	420.81	392.76	44	43.48	42.08	39.28
45	448.87	434.84	406.78	45	44.89	43.48	40.68
46	476.92	448.87	420.81	46	47.69	44.89	42.08
47	490.95	462.89	434.84	47	49.09	46.29	43.48
48	504.97	476.92	448.87	48	50.50	47.69	44.89
49	533.03	504.97	462.89	49	53.30	50.50	46.29
50	547.06	519.00	476.92	50	54.71	51.90	47.69
51	561.08	533.03	490.95	51	56.11	53.30	49.09
52	589.14	561.08	519.00	52	58.91	56.11	51.90
53	617.19	575.11	533.03	53	61.72	57.51	53.30
54	631.22	589.14	547.06	54	63.12	58.91	54.71
55	659.27	617.19	575.11	55	65.93	61.72	57.51
56	701.35	659.27	603.16	56	70.14	65.93	60.32
57	757.46	701.35	645.24	57	75.75	70.14	64.52
58	799.54	743.43	687.33	58	79.95	74.34	68.73
59	855.65	799.54	729.41	59	85.57	79.95	72.94
60	911.76	841.62	771.49	60	91.18	84.16	77.15
61	981.89	911.76	827.60	61	98.19	91.18	82.76
62	1,052.03	981.89	897.73	62	105.20	98.19	89.77
63	1,122.16	1,052.03	967.87	63	112.22	105.20	96.79
64	1,206.33	1,122.16	1,038.00	64	120.63	112.22	103.80
65	1,290.49	1,206.33	1,122.16	65	129.05	120.63	112.22
66	1,402.71	1,318.54	1,220.35	66	140.27	131.85	122.04
67	1,528.95	1,430.76	1,318.54	67	152.89	143.08	131.85
68	1,669.22	1,557.00	1,430.76	68	166.92	155.70	143.08
69	1,809.49	1,683.25	1,557.00	69	180.95	168.32	155.70

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY SIMPLE INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AISFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,977.82	1,837.54	1,683.25	70	197.78	183.75	168.32
71	2,174.19	2,019.90	1,851.57	71	217.42	201.99	185.16
72	2,398.63	2,230.30	2,047.95	72	239.86	223.03	204.80
73	2,651.11	2,454.74	2,258.36	73	265.11	245.47	225.84
74	2,917.63	2,707.22	2,496.82	74	291.76	270.72	249.68
75	3,212.20	2,987.76	2,749.30	75	321.22	298.78	274.93
76	3,618.98	3,366.49	3,099.98	76	361.90	336.65	310.00
77	4,067.85	3,787.31	3,492.74	77	406.78	378.73	349.27
78	4,572.82	4,264.23	3,941.60	78	457.28	426.42	394.16
79	5,133.90	4,797.25	4,446.58	79	513.39	479.73	444.66
80		5,400.42	5,007.66	80		540.04	500.77
81		6,045.66	5,610.82	81		604.57	561.08
82		6,761.04	6,284.12	82		676.10	628.41
83		7,574.61	7,041.58	83		757.46	704.16
84		8,472.34	7,883.21	84		847.23	788.32

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY SIMPLE INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AISFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	462.89	434.84	406.78	18-39	46.29	43.48	40.68
40	462.89	434.84	406.78	40	46.29	43.48	40.68
41	476.92	448.87	420.81	41	47.69	44.89	42.08
42	490.95	462.89	434.84	42	49.09	46.29	43.48
43	519.00	490.95	448.87	43	51.90	49.09	44.89
44	533.03	504.97	462.89	44	53.30	50.50	46.29
45	547.06	519.00	476.92	45	54.71	51.90	47.69
46	575.11	547.06	504.97	46	57.51	54.71	50.50
47	589.14	561.08	519.00	47	58.91	56.11	51.90
48	617.19	575.11	533.03	48	61.72	57.51	53.30
49	631.22	603.16	561.08	49	63.12	60.32	56.11
50	659.27	617.19	575.11	50	65.93	61.72	57.51
51	687.33	645.24	603.16	51	68.73	64.52	60.32
52	715.38	673.30	617.19	52	71.54	67.33	61.72
53	743.43	701.35	645.24	53	74.34	70.14	64.52
54	785.52	729.41	673.30	54	78.55	72.94	67.33
55	813.57	757.46	701.35	55	81.36	75.75	70.14
56	869.68	813.57	743.43	56	86.97	81.36	74.34
57	925.79	869.68	799.54	57	92.58	86.97	79.95
58	981.89	925.79	855.65	58	98.19	92.58	85.57
59	1,052.03	981.89	911.76	59	105.20	98.19	91.18
60	1,122.16	1,052.03	981.89	60	112.22	105.20	98.19
61	1,206.33	1,136.19	1,052.03	61	120.63	113.62	105.20
62	1,290.49	1,206.33	1,122.16	62	129.05	120.63	112.22
63	1,388.68	1,304.52	1,206.33	63	138.87	130.45	120.63
64	1,500.90	1,402.71	1,290.49	64	150.09	140.27	129.05
65	1,613.11	1,500.90	1,388.68	65	161.31	150.09	138.87
66	1,753.38	1,641.17	1,514.92	66	175.34	164.12	151.49
67	1,907.68	1,781.44	1,655.19	67	190.77	178.14	165.52
68	2,061.98	1,935.73	1,809.49	68	206.20	193.57	180.95
69	2,244.33	2,104.06	1,963.79	69	224.43	210.41	196.38

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY SIMPLE INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AISFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,440.71	2,300.44	2,146.14	70	244.07	230.04	214.61
71	2,693.20	2,538.90	2,370.57	71	269.32	253.89	237.06
72	2,973.74	2,805.41	2,623.06	72	297.37	280.54	262.31
73	3,268.30	3,085.95	2,889.57	73	326.83	308.60	288.96
74	3,604.95	3,394.55	3,184.14	74	360.50	339.45	318.41
75	3,983.68	3,759.25	3,520.79	75	398.37	375.93	352.08
76	4,460.61	4,208.12	3,941.60	76	446.06	420.81	394.16
77	4,979.61	4,699.07	4,404.50	77	497.96	469.91	440.45
78	5,568.74	5,246.12	4,923.50	78	556.87	524.61	492.35
79	6,228.01	5,877.34	5,512.63	79	622.80	587.73	551.26

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY SIMPLE INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AISFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	561.08	533.03	490.95	18-39	56.11	53.30	49.09
40	561.08	533.03	490.95	40	56.11	53.30	49.09
41	589.14	547.06	504.97	41	58.91	54.71	50.50
42	603.16	575.11	533.03	42	60.32	57.51	53.30
43	631.22	589.14	547.06	43	63.12	58.91	54.71
44	659.27	617.19	575.11	44	65.93	61.72	57.51
45	687.33	645.24	589.14	45	68.73	64.52	58.91
46	715.38	673.30	617.19	46	71.54	67.33	61.72
47	743.43	701.35	645.24	47	74.34	70.14	64.52
48	771.49	715.38	659.27	48	77.15	71.54	65.93
49	799.54	743.43	687.33	49	79.95	74.34	68.73
50	827.60	771.49	715.38	50	82.76	77.15	71.54
51	855.65	799.54	743.43	51	85.57	79.95	74.34
52	897.73	841.62	771.49	52	89.77	84.16	77.15
53	925.79	869.68	799.54	53	92.58	86.97	79.95
54	953.84	897.73	827.60	54	95.38	89.77	82.76
55	995.92	925.79	855.65	55	99.59	92.58	85.57
56	1,066.06	995.92	911.76	56	106.61	99.59	91.18
57	1,136.19	1,066.06	981.89	57	113.62	106.61	98.19
58	1,220.35	1,136.19	1,052.03	58	122.04	113.62	105.20
59	1,304.52	1,220.35	1,122.16	59	130.45	122.04	112.22
60	1,402.71	1,304.52	1,206.33	60	140.27	130.45	120.63
61	1,514.92	1,402.71	1,290.49	61	151.49	140.27	129.05
62	1,627.14	1,514.92	1,388.68	62	162.71	151.49	138.87
63	1,753.38	1,627.14	1,486.87	63	175.34	162.71	148.69
64	1,893.65	1,753.38	1,599.08	64	189.37	175.34	159.91
65	2,033.92	1,879.63	1,711.30	65	203.39	187.96	171.13
66	2,216.28	2,047.95	1,865.60	66	221.63	204.80	186.56
67	2,412.65	2,230.30	2,033.92	67	241.27	223.03	203.39
68	2,623.06	2,426.68	2,230.30	68	262.31	242.67	223.03
69	2,861.52	2,651.11	2,426.68	69	286.15	265.11	242.67

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY SIMPLE INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AISFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	3,114.01	2,889.57	2,651.11	70	311.40	288.96	265.11
71	3,436.63	3,184.14	2,917.63	71	343.66	318.41	291.76
72	3,773.28	3,492.74	3,212.20	72	377.33	349.27	321.22
73	4,166.04	3,857.44	3,534.82	73	416.60	385.74	353.48
74	4,586.85	4,250.20	3,899.52	74	458.68	425.02	389.95
75	5,049.74	4,671.01	4,292.28	75	504.97	467.10	429.23
76	5,610.82	5,218.07	4,811.28	76	561.08	521.81	481.13
77	6,228.01	5,821.23	5,400.42	77	622.80	582.12	540.04
78	6,929.37	6,494.53	6,059.69	78	692.94	649.45	605.97
79	7,686.83	7,237.96	6,789.10	79	768.68	723.80	678.91

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY SIMPLE INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AISFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	715.38	687.33	645.24	18-39	71.54	68.73	64.52
40	715.38	687.33	645.24	40	71.54	68.73	64.52
41	743.43	715.38	673.30	41	74.34	71.54	67.33
42	785.52	743.43	701.35	42	78.55	74.34	70.14
43	813.57	771.49	729.41	43	81.36	77.15	72.94
44	841.62	799.54	757.46	44	84.16	79.95	75.75
45	883.70	841.62	785.52	45	88.37	84.16	78.55
46	925.79	883.70	827.60	46	92.58	88.37	82.76
47	967.87	911.76	855.65	47	96.79	91.18	85.57
48	1,009.95	953.84	897.73	48	100.99	95.38	89.77
49	1,052.03	995.92	925.79	49	105.20	99.59	92.58
50	1,094.11	1,038.00	967.87	50	109.41	103.80	96.79
51	1,136.19	1,080.08	1,009.95	51	113.62	108.01	100.99
52	1,192.30	1,122.16	1,038.00	52	119.23	112.22	103.80
53	1,234.38	1,164.25	1,080.08	53	123.44	116.42	108.01
54	1,290.49	1,206.33	1,122.16	54	129.05	120.63	112.22
55	1,346.60	1,262.44	1,164.25	55	134.66	126.24	116.42
56	1,444.79	1,346.60	1,248.41	56	144.48	134.66	124.84
57	1,542.98	1,444.79	1,332.57	57	154.30	144.48	133.26
58	1,655.19	1,542.98	1,416.73	58	165.52	154.30	141.67
59	1,767.41	1,641.17	1,514.92	59	176.74	164.12	151.49
60	1,893.65	1,753.38	1,613.11	60	189.37	175.34	161.31
61	2,033.92	1,879.63	1,725.33	61	203.39	187.96	172.53
62	2,174.19	2,019.90	1,865.60	62	217.42	201.99	186.56
63	2,342.52	2,174.19	1,991.84	63	234.25	217.42	199.18
64	2,510.84	2,328.49	2,146.14	64	251.08	232.85	214.61
65	2,693.20	2,496.82	2,300.44	65	269.32	249.68	230.04
66	2,903.60	2,707.22	2,510.84	66	290.36	270.72	251.08
67	3,128.03	2,931.66	2,735.28	67	312.80	293.17	273.53
68	3,366.49	3,184.14	2,987.76	68	336.65	318.41	298.78
69	3,633.01	3,450.66	3,268.30	69	363.30	345.07	326.83

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY SIMPLE INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AISFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	3,913.55	3,745.22	3,562.87	70	391.35	374.52	356.29
71	4,320.33	4,123.96	3,913.55	71	432.03	412.40	391.35
72	4,755.17	4,530.74	4,306.31	72	475.52	453.07	430.63
73	5,246.12	4,993.63	4,741.15	73	524.61	499.36	474.11
74	5,793.18	5,512.63	5,218.07	74	579.32	551.26	521.81
75	6,382.31	6,059.69	5,737.07	75	638.23	605.97	573.71
76	7,111.72	6,732.99	6,354.26	76	711.17	673.30	635.43
77	7,911.26	7,476.42	7,041.58	77	791.13	747.64	704.16
78	8,808.99	8,318.05	7,813.07	78	880.90	831.80	781.31
79	9,804.91	9,229.81	8,654.70	79	980.49	922.98	865.47

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	547.06	519.00	490.95	18-39	54.71	51.90	49.09
40	547.06	519.00	490.95	40	54.71	51.90	49.09
41	561.08	533.03	504.97	41	56.11	53.30	50.50
42	575.11	547.06	519.00	42	57.51	54.71	51.90
43	603.16	575.11	533.03	43	60.32	57.51	53.30
44	617.19	589.14	547.06	44	61.72	58.91	54.71
45	631.22	603.16	561.08	45	63.12	60.32	56.11
46	645.24	617.19	575.11	46	64.52	61.72	57.51
47	673.30	631.22	589.14	47	67.33	63.12	58.91
48	687.33	659.27	617.19	48	68.73	65.93	61.72
49	715.38	673.30	631.22	49	71.54	67.33	63.12
50	729.41	687.33	645.24	50	72.94	68.73	64.52
51	757.46	715.38	659.27	51	75.75	71.54	65.93
52	771.49	729.41	687.33	52	77.15	72.94	68.73
53	799.54	757.46	701.35	53	79.95	75.75	70.14
54	813.57	771.49	729.41	54	81.36	77.15	72.94
55	841.62	799.54	743.43	55	84.16	79.95	74.34
56	883.70	841.62	785.52	56	88.37	84.16	78.55
57	939.81	883.70	827.60	57	93.98	88.37	82.76
58	995.92	939.81	869.68	58	99.59	93.98	86.97
59	1,052.03	981.89	911.76	59	105.20	98.19	91.18
60	1,108.14	1,038.00	953.84	60	110.81	103.80	95.38
61	1,178.27	1,108.14	1,023.98	61	117.83	110.81	102.40
62	1,262.44	1,178.27	1,080.08	62	126.24	117.83	108.01
63	1,346.60	1,262.44	1,164.25	63	134.66	126.24	116.42
64	1,430.76	1,332.57	1,234.38	64	143.08	133.26	123.44
65	1,528.95	1,430.76	1,318.54	65	152.89	143.08	131.85
66	1,641.17	1,528.95	1,416.73	66	164.12	152.89	141.67
67	1,767.41	1,655.19	1,528.95	67	176.74	165.52	152.89
68	1,907.68	1,781.44	1,655.19	68	190.77	178.14	165.52
69	2,061.98	1,921.71	1,781.44	69	206.20	192.17	178.14

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,216.28	2,076.00	1,921.71	70	221.63	207.60	192.17
71	2,426.68	2,272.38	2,104.06	71	242.67	227.24	210.41
72	2,665.14	2,496.82	2,314.46	72	266.51	249.68	231.45
73	2,931.66	2,735.28	2,538.90	73	293.17	273.53	253.89
74	3,212.20	3,001.79	2,791.38	74	321.22	300.18	279.14
75	3,520.79	3,296.36	3,057.90	75	352.08	329.64	305.79
76	3,955.63	3,703.14	3,436.63	76	395.56	370.31	343.66
77	4,446.58	4,152.01	3,857.44	77	444.66	415.20	385.74
78	4,993.63	4,671.01	4,348.39	78	499.36	467.10	434.84
79	5,610.82	5,246.12	4,881.42	79	561.08	524.61	488.14
80		5,905.39	5,484.58	80		590.54	548.46
81		6,564.66	6,101.77	81		656.47	610.18
82		7,322.13	6,803.12	82		732.21	680.31
83		8,149.72	7,574.61	83		814.97	757.46
84		9,075.51	8,430.26	84		907.55	843.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	687.33	645.24	589.14	18-39	68.73	64.52	58.91
40	687.33	645.24	589.14	40	68.73	64.52	58.91
41	701.35	659.27	603.16	41	70.14	65.93	60.32
42	729.41	673.30	617.19	42	72.94	67.33	61.72
43	743.43	701.35	645.24	43	74.34	70.14	64.52
44	771.49	715.38	659.27	44	77.15	71.54	65.93
45	785.52	729.41	673.30	45	78.55	72.94	67.33
46	813.57	757.46	701.35	46	81.36	75.75	70.14
47	827.60	771.49	715.38	47	82.76	77.15	71.54
48	855.65	799.54	743.43	48	85.57	79.95	74.34
49	869.68	813.57	757.46	49	86.97	81.36	75.75
50	897.73	841.62	785.52	50	89.77	84.16	78.55
51	925.79	869.68	813.57	51	92.58	86.97	81.36
52	953.84	897.73	827.60	52	95.38	89.77	82.76
53	981.89	925.79	855.65	53	98.19	92.58	85.57
54	1,009.95	953.84	883.70	54	100.99	95.38	88.37
55	1,038.00	981.89	911.76	55	103.80	98.19	91.18
56	1,094.11	1,038.00	967.87	56	109.41	103.80	96.79
57	1,164.25	1,094.11	1,009.95	57	116.42	109.41	100.99
58	1,234.38	1,150.22	1,066.06	58	123.44	115.02	106.61
59	1,304.52	1,220.35	1,136.19	59	130.45	122.04	113.62
60	1,388.68	1,290.49	1,192.30	60	138.87	129.05	119.23
61	1,472.84	1,374.65	1,276.46	61	147.28	137.47	127.65
62	1,571.03	1,472.84	1,360.62	62	157.10	147.28	136.06
63	1,683.25	1,571.03	1,444.79	63	168.32	157.10	144.48
64	1,795.46	1,669.22	1,542.98	64	179.55	166.92	154.30
65	1,907.68	1,781.44	1,641.17	65	190.77	178.14	164.12
66	2,061.98	1,921.71	1,781.44	66	206.20	192.17	178.14
67	2,230.30	2,076.00	1,921.71	67	223.03	207.60	192.17
68	2,412.65	2,244.33	2,076.00	68	241.27	224.43	207.60
69	2,609.03	2,440.71	2,258.36	69	260.90	244.07	225.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,819.44	2,637.09	2,440.71	70	281.94	263.71	244.07
71	3,085.95	2,889.57	2,679.17	71	308.60	288.96	267.92
72	3,394.55	3,170.12	2,945.68	72	339.45	317.01	294.57
73	3,717.17	3,478.71	3,226.22	73	371.72	347.87	322.62
74	4,081.87	3,815.36	3,548.85	74	408.19	381.54	354.88
75	4,474.63	4,194.09	3,899.52	75	447.46	419.41	389.95
76	4,979.61	4,656.98	4,334.36	76	497.96	465.70	433.44
77	5,540.69	5,190.01	4,825.31	77	554.07	519.00	482.53
78	6,171.91	5,765.12	5,358.34	78	617.19	576.51	535.83
79	6,873.26	6,424.39	5,961.50	79	687.33	642.44	596.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	855.65	799.54	729.41	18-39	85.57	79.95	72.94
40	855.65	799.54	729.41	40	85.57	79.95	72.94
41	883.70	827.60	757.46	41	88.37	82.76	75.75
42	911.76	841.62	771.49	42	91.18	84.16	77.15
43	925.79	869.68	799.54	43	92.58	86.97	79.95
44	953.84	897.73	827.60	44	95.38	89.77	82.76
45	981.89	911.76	841.62	45	98.19	91.18	84.16
46	1,009.95	939.81	869.68	46	100.99	93.98	86.97
47	1,038.00	967.87	897.73	47	103.80	96.79	89.77
48	1,080.08	1,009.95	925.79	48	108.01	100.99	92.58
49	1,108.14	1,038.00	953.84	49	110.81	103.80	95.38
50	1,136.19	1,066.06	981.89	50	113.62	106.61	98.19
51	1,164.25	1,094.11	1,009.95	51	116.42	109.41	100.99
52	1,206.33	1,122.16	1,038.00	52	120.63	112.22	103.80
53	1,234.38	1,150.22	1,066.06	53	123.44	115.02	106.61
54	1,262.44	1,192.30	1,108.14	54	126.24	119.23	110.81
55	1,304.52	1,220.35	1,136.19	55	130.45	122.04	113.62
56	1,388.68	1,304.52	1,206.33	56	138.87	130.45	120.63
57	1,458.81	1,374.65	1,276.46	57	145.88	137.47	127.65
58	1,557.00	1,458.81	1,346.60	58	155.70	145.88	134.66
59	1,641.17	1,528.95	1,416.73	59	164.12	152.89	141.67
60	1,739.36	1,627.14	1,500.90	60	173.94	162.71	150.09
61	1,851.57	1,725.33	1,599.08	61	185.16	172.53	159.91
62	1,977.82	1,837.54	1,697.27	62	197.78	183.75	169.73
63	2,118.09	1,963.79	1,809.49	63	211.81	196.38	180.95
64	2,258.36	2,090.03	1,921.71	64	225.84	209.00	192.17
65	2,412.65	2,230.30	2,047.95	65	241.27	223.03	204.80
66	2,609.03	2,412.65	2,216.28	66	260.90	241.27	221.63
67	2,819.44	2,623.06	2,412.65	67	281.94	262.31	241.27
68	3,057.90	2,847.49	2,623.06	68	305.79	284.75	262.31
69	3,310.39	3,085.95	2,847.49	69	331.04	308.60	284.75

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	3,576.90	3,338.44	3,085.95	70	357.69	333.84	308.60
71	3,913.55	3,647.04	3,366.49	71	391.35	364.70	336.65
72	4,292.28	3,983.68	3,675.09	72	429.23	398.37	367.51
73	4,699.07	4,362.42	4,011.74	73	469.91	436.24	401.17
74	5,133.90	4,755.17	4,376.44	74	513.39	475.52	437.64
75	5,624.85	5,204.04	4,783.23	75	562.49	520.40	478.32
76	6,228.01	5,793.18	5,344.31	76	622.80	579.32	534.43
77	6,887.29	6,424.39	5,961.50	77	688.73	642.44	596.15
78	7,616.69	7,139.77	6,648.83	78	761.67	713.98	664.88
79	8,430.26	7,925.29	7,420.31	79	843.03	792.53	742.03

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	1,108.14	1,052.03	981.89	18-39	110.81	105.20	98.19
40	1,108.14	1,052.03	981.89	40	110.81	105.20	98.19
41	1,150.22	1,094.11	1,023.98	41	115.02	109.41	102.40
42	1,192.30	1,122.16	1,052.03	42	119.23	112.22	105.20
43	1,234.38	1,164.25	1,094.11	43	123.44	116.42	109.41
44	1,276.46	1,206.33	1,136.19	44	127.65	120.63	113.62
45	1,318.54	1,248.41	1,178.27	45	131.85	124.84	117.83
46	1,360.62	1,290.49	1,220.35	46	136.06	129.05	122.04
47	1,416.73	1,346.60	1,262.44	47	141.67	134.66	126.24
48	1,458.81	1,388.68	1,304.52	48	145.88	138.87	130.45
49	1,514.92	1,430.76	1,346.60	49	151.49	143.08	134.66
50	1,571.03	1,486.87	1,402.71	50	157.10	148.69	140.27
51	1,613.11	1,528.95	1,430.76	51	161.31	152.89	143.08
52	1,655.19	1,571.03	1,472.84	52	165.52	157.10	147.28
53	1,697.27	1,613.11	1,514.92	53	169.73	161.31	151.49
54	1,753.38	1,655.19	1,542.98	54	175.34	165.52	154.30
55	1,795.46	1,697.27	1,585.06	55	179.55	169.73	158.51
56	1,893.65	1,781.44	1,669.22	56	189.37	178.14	166.92
57	2,005.87	1,879.63	1,753.38	57	200.59	187.96	175.34
58	2,118.09	1,977.82	1,837.54	58	211.81	197.78	183.75
59	2,244.33	2,090.03	1,935.73	59	224.43	209.00	193.57
60	2,370.57	2,202.25	2,033.92	60	237.06	220.22	203.39
61	2,524.87	2,342.52	2,160.17	61	252.49	234.25	216.02
62	2,679.17	2,496.82	2,300.44	62	267.92	249.68	230.04
63	2,847.49	2,651.11	2,454.74	63	284.75	265.11	245.47
64	3,029.84	2,819.44	2,609.03	64	302.98	281.94	260.90
65	3,226.22	3,001.79	2,777.36	65	322.62	300.18	277.74
66	3,450.66	3,226.22	3,001.79	66	345.07	322.62	300.18
67	3,689.12	3,478.71	3,254.28	67	368.91	347.87	325.43
68	3,955.63	3,745.22	3,534.82	68	395.56	374.52	353.48
69	4,236.17	4,025.77	3,815.36	69	423.62	402.58	381.54

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 21.6% Rate Increase

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	4,530.74	4,334.36	4,137.98	70	453.07	433.44	413.80
71	4,965.58	4,741.15	4,516.71	71	496.56	474.11	451.67
72	5,428.47	5,175.99	4,923.50	72	542.85	517.60	492.35
73	5,947.47	5,666.93	5,372.36	73	594.75	566.69	537.24
74	6,508.56	6,185.93	5,863.31	74	650.86	618.59	586.33
75	7,125.75	6,761.04	6,396.34	75	712.57	676.10	639.63
76	7,897.23	7,476.42	7,055.61	76	789.72	747.64	705.56
77	8,766.91	8,275.97	7,770.99	77	876.69	827.60	777.10
78	9,720.75	9,145.64	8,570.53	78	972.08	914.56	857.05
79	10,786.81	10,127.54	9,454.24	79	1,078.68	1,012.75	945.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC4JFQ15, et al.

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	207.64	196.10	184.57	18-39	20.76	19.61	18.46
40	207.64	196.10	184.57	40	20.76	19.61	18.46
41	219.17	207.64	196.10	41	21.92	20.76	19.61
42	219.17	207.64	196.10	42	21.92	20.76	19.61
43	230.71	219.17	207.64	43	23.07	21.92	20.76
44	242.24	230.71	207.64	44	24.22	23.07	20.76
45	242.24	230.71	219.17	45	24.22	23.07	21.92
46	253.78	242.24	219.17	46	25.38	24.22	21.92
47	265.31	253.78	230.71	47	26.53	25.38	23.07
48	265.31	253.78	242.24	48	26.53	25.38	24.22
49	276.85	265.31	242.24	49	27.68	26.53	24.22
50	288.39	276.85	253.78	50	28.84	27.68	25.38
51	299.92	288.39	265.31	51	29.99	28.84	26.53
52	322.99	311.46	288.39	52	32.30	31.15	28.84
53	346.06	322.99	299.92	53	34.61	32.30	29.99
54	357.60	334.53	311.46	54	35.76	33.45	31.15
55	380.67	357.60	334.53	55	38.07	35.76	33.45
56	403.74	380.67	346.06	56	40.37	38.07	34.61
57	426.81	403.74	369.13	57	42.68	40.37	36.91
58	461.42	426.81	392.20	58	46.14	42.68	39.22
59	484.49	449.88	403.74	59	48.45	44.99	40.37
60	519.09	472.95	426.81	60	51.91	47.30	42.68
61	565.24	519.09	461.42	61	56.52	51.91	46.14
62	599.84	553.70	496.02	62	59.98	55.37	49.60
63	657.52	599.84	542.16	63	65.75	59.98	54.22
64	703.66	645.98	588.31	64	70.37	64.60	58.83
65	761.34	703.66	634.45	65	76.13	70.37	63.44
66	830.55	761.34	692.12	66	83.05	76.13	69.21
67	911.30	830.55	749.80	67	91.13	83.05	74.98
68	992.05	899.76	807.48	68	99.20	89.98	80.75
69	1,084.33	980.51	876.69	69	108.43	98.05	87.67

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC4JFQ15, et al.

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,188.15	1,072.79	957.44	70	118.81	107.28	95.74
71	1,315.04	1,188.15	1,049.72	71	131.50	118.81	104.97
72	1,465.00	1,315.04	1,153.54	72	146.50	131.50	115.35
73	1,626.49	1,453.46	1,268.90	73	162.65	145.35	126.89
74	1,811.06	1,603.42	1,395.78	74	181.11	160.34	139.58
75	2,007.16	1,776.45	1,534.21	75	200.72	177.65	153.42
76	2,237.87	1,972.56	1,707.24	76	223.79	197.26	170.72
77	2,503.18	2,214.80	1,914.88	77	250.32	221.48	191.49
78	2,803.10	2,468.58	2,134.05	78	280.31	246.86	213.41
79	3,126.10	2,756.96	2,376.29	79	312.61	275.70	237.63
80		3,079.95	2,653.14	80	349.52	308.00	265.31
81		3,402.95	2,929.99	81	386.44	340.29	293.00
82		3,760.54	3,241.45	82	427.96	376.05	324.15
83		4,164.28	3,587.51	83	472.95	416.43	358.75
84		4,602.63	3,968.18	84	522.55	460.26	396.82
				85	577.92	508.71	439.50
				86	650.60	573.31	494.87
				87	732.50	644.83	557.16
				88	823.63	724.42	626.37
				89	926.29	815.55	704.81
				90	1,048.57	917.07	792.48
				91	1,172.00	1,032.42	891.69
				92	1,318.50	1,160.46	1,002.43
				93	1,483.45	1,305.81	1,128.16
				94	1,669.17	1,468.46	1,268.90
				95	1,876.81	1,653.02	1,428.08
				96	2,112.13	1,859.51	1,605.73
				97	2,376.29	2,091.37	1,806.45
				98	2,672.75	2,353.22	2,032.54
				99	3,006.13	2,646.22	2,286.32

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC4JFQ15, et al.

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	265.31	253.78	230.71	18-39	26.53	25.38	23.07
40	265.31	253.78	230.71	40	26.53	25.38	23.07
41	276.85	265.31	242.24	41	27.68	26.53	24.22
42	276.85	265.31	242.24	42	27.68	26.53	24.22
43	288.39	276.85	253.78	43	28.84	27.68	25.38
44	299.92	288.39	265.31	44	29.99	28.84	26.53
45	311.46	288.39	265.31	45	31.15	28.84	26.53
46	322.99	299.92	276.85	46	32.30	29.99	27.68
47	322.99	311.46	288.39	47	32.30	31.15	28.84
48	334.53	311.46	288.39	48	33.45	31.15	28.84
49	346.06	322.99	299.92	49	34.61	32.30	29.99
50	357.60	334.53	311.46	50	35.76	33.45	31.15
51	369.13	346.06	322.99	51	36.91	34.61	32.30
52	392.20	369.13	334.53	52	39.22	36.91	33.45
53	415.27	380.67	346.06	53	41.53	38.07	34.61
54	426.81	403.74	369.13	54	42.68	40.37	36.91
55	449.88	415.27	380.67	55	44.99	41.53	38.07
56	484.49	449.88	403.74	56	48.45	44.99	40.37
57	507.56	472.95	438.35	57	50.76	47.30	43.83
58	542.16	507.56	461.42	58	54.22	50.76	46.14
59	588.31	542.16	496.02	59	58.83	54.22	49.60
60	622.91	576.77	530.63	60	62.29	57.68	53.06
61	669.05	622.91	576.77	61	66.91	62.29	57.68
62	726.73	680.59	622.91	62	72.67	68.06	62.29
63	784.41	738.27	680.59	63	78.44	73.83	68.06
64	853.62	795.94	738.27	64	85.36	79.59	73.83
65	922.83	865.16	807.48	65	92.28	86.52	80.75
66	1,003.58	945.90	876.69	66	100.36	94.59	87.67
67	1,084.33	1,026.65	957.44	67	108.43	102.67	95.74
68	1,176.61	1,107.40	1,038.19	68	117.66	110.74	103.82
69	1,268.90	1,199.68	1,130.47	69	126.89	119.97	113.05

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC4JFQ15, et al.

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,372.71	1,303.50	1,222.75	70	137.27	130.35	122.28
71	1,534.21	1,453.46	1,372.71	71	153.42	145.35	137.27
72	1,707.24	1,626.49	1,534.21	72	170.72	162.65	153.42
73	1,891.81	1,811.06	1,718.78	73	189.18	181.11	171.88
74	2,110.98	2,018.70	1,914.88	74	211.10	201.87	191.49
75	2,353.22	2,249.41	2,145.59	75	235.32	224.94	214.56
76	2,618.54	2,503.18	2,387.83	76	261.85	250.32	238.78
77	2,918.46	2,791.57	2,664.68	77	291.85	279.16	266.47
78	3,264.52	3,126.10	2,976.14	78	326.45	312.61	297.61
79	3,633.65	3,472.16	3,310.66	79	363.37	347.22	331.07
				80	404.89	387.59	369.13
				81	447.57	427.96	408.35
				82	494.87	472.95	451.03
				83	552.55	523.71	499.48
				84	604.46	588.31	551.39
				85	667.90	639.06	610.22
				86	752.11	719.81	687.51
				87	845.55	809.79	772.87
				88	951.67	910.14	869.77
				89	1,070.49	1,024.34	978.20
				90	1,204.30	1,152.39	1,100.48
				91	1,354.26	1,296.58	1,241.21
				92	1,523.83	1,458.08	1,392.32
				93	1,714.16	1,640.34	1,566.51
				94	1,928.72	1,845.67	1,761.46
				95	2,169.81	2,076.37	1,981.78
				96	2,440.89	2,334.77	2,229.79
				97	2,745.43	2,626.61	2,508.95
				98	3,089.18	2,955.37	2,821.56
				99	3,474.47	3,324.51	3,174.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC4JFQ15, et al.

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	299.92	288.39	265.31	18-39	29.99	28.84	26.53
40	299.92	288.39	265.31	40	29.99	28.84	26.53
41	311.46	299.92	276.85	41	31.15	29.99	27.68
42	322.99	311.46	288.39	42	32.30	31.15	28.84
43	334.53	322.99	299.92	43	33.45	32.30	29.99
44	346.06	334.53	311.46	44	34.61	33.45	31.15
45	357.60	346.06	322.99	45	35.76	34.61	32.30
46	380.67	357.60	334.53	46	38.07	35.76	33.45
47	392.20	369.13	346.06	47	39.22	36.91	34.61
48	403.74	380.67	357.60	48	40.37	38.07	35.76
49	426.81	403.74	369.13	49	42.68	40.37	36.91
50	438.35	415.27	380.67	50	43.83	41.53	38.07
51	449.88	426.81	392.20	51	44.99	42.68	39.22
52	472.95	438.35	403.74	52	47.30	43.83	40.37
53	484.49	449.88	415.27	53	48.45	44.99	41.53
54	507.56	472.95	426.81	54	50.76	47.30	42.68
55	519.09	484.49	438.35	55	51.91	48.45	43.83
56	553.70	519.09	472.95	56	55.37	51.91	47.30
57	599.84	553.70	496.02	57	59.98	55.37	49.60
58	645.98	588.31	530.63	58	64.60	58.83	53.06
59	692.12	634.45	576.77	59	69.21	63.44	57.68
60	738.27	680.59	611.38	60	73.83	68.06	61.14
61	807.48	738.27	669.05	61	80.75	73.83	66.91
62	888.23	807.48	726.73	62	88.82	80.75	72.67
63	968.97	876.69	784.41	63	96.90	87.67	78.44
64	1,049.72	957.44	853.62	64	104.97	95.74	85.36
65	1,153.54	1,049.72	934.37	65	115.35	104.97	93.44
66	1,245.82	1,130.47	1,003.58	66	124.58	113.05	100.36
67	1,349.64	1,222.75	1,084.33	67	134.96	122.28	108.43
68	1,465.00	1,315.04	1,165.08	68	146.50	131.50	116.51
69	1,580.35	1,418.86	1,257.36	69	158.04	141.89	125.74

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC4JFQ15, et al.

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,707.24	1,534.21	1,349.64	70	170.72	153.42	134.96
71	1,891.81	1,707.24	1,511.14	71	189.18	170.72	151.11
72	2,099.44	1,891.81	1,684.17	72	209.94	189.18	168.42
73	2,330.15	2,099.44	1,868.74	73	233.02	209.94	186.87
74	2,583.93	2,341.69	2,087.91	74	258.39	234.17	208.79
75	2,860.78	2,595.47	2,330.15	75	286.08	259.55	233.02
76	3,183.77	2,895.39	2,595.47	76	318.38	289.54	259.55
77	3,552.91	3,229.92	2,895.39	77	355.29	322.99	289.54
78	3,956.65	3,599.05	3,229.92	78	395.66	359.90	322.99
79	4,406.53	4,002.79	3,599.05	79	440.65	400.28	359.90
				80	491.41	446.42	401.43
				81	542.16	492.56	442.96
				82	599.84	545.62	490.25
				83	662.13	602.15	541.01
				84	731.35	664.44	598.69
				85	807.48	733.65	659.83
				86	908.99	825.94	742.88
				87	1,022.04	928.60	855.93
				88	1,150.08	1,045.11	940.14
				89	1,294.27	1,175.46	1,057.80
				90	1,455.77	1,323.11	1,189.30
				91	1,638.03	1,488.07	1,338.11
				92	1,842.21	1,673.79	1,505.37
				93	2,072.91	1,882.58	1,693.40
				94	2,331.31	2,117.90	1,905.65
				95	2,623.15	2,383.22	2,143.28
				96	2,950.76	2,680.83	2,410.90
				97	3,318.74	3,015.36	2,711.98
				98	3,734.01	3,392.56	3,051.12
				99	4,201.20	3,817.07	3,432.94

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC4JFQ15, et al.

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	357.60	346.06	322.99	18-39	35.76	34.61	32.30
40	357.60	346.06	322.99	40	35.76	34.61	32.30
41	369.13	357.60	334.53	41	36.91	35.76	33.45
42	392.20	369.13	346.06	42	39.22	36.91	34.61
43	403.74	380.67	357.60	43	40.37	38.07	35.76
44	415.27	392.20	369.13	44	41.53	39.22	36.91
45	438.35	415.27	380.67	45	43.83	41.53	38.07
46	449.88	426.81	392.20	46	44.99	42.68	39.22
47	472.95	438.35	403.74	47	47.30	43.83	40.37
48	496.02	461.42	415.27	48	49.60	46.14	41.53
49	507.56	472.95	438.35	49	50.76	47.30	43.83
50	530.63	496.02	449.88	50	53.06	49.60	44.99
51	553.70	507.56	461.42	51	55.37	50.76	46.14
52	576.77	530.63	484.49	52	57.68	53.06	48.45
53	599.84	553.70	507.56	53	59.98	55.37	50.76
54	622.91	576.77	519.09	54	62.29	57.68	51.91
55	645.98	599.84	542.16	55	64.60	59.98	54.22
56	692.12	645.98	588.31	56	69.21	64.60	58.83
57	749.80	692.12	634.45	57	74.98	69.21	63.44
58	807.48	749.80	680.59	58	80.75	74.98	68.06
59	876.69	807.48	738.27	59	87.67	80.75	73.83
60	945.90	876.69	795.94	60	94.59	87.67	79.59
61	1,026.65	945.90	865.16	61	102.67	94.59	86.52
62	1,130.47	1,038.19	934.37	62	113.05	103.82	93.44
63	1,234.29	1,130.47	1,015.12	63	123.43	113.05	101.51
64	1,338.11	1,222.75	1,095.86	64	133.81	122.28	109.59
65	1,465.00	1,326.57	1,188.15	65	146.50	132.66	118.81
66	1,568.82	1,430.39	1,291.97	66	156.88	143.04	129.20
67	1,684.17	1,545.75	1,395.78	67	168.42	154.57	139.58
68	1,799.52	1,661.10	1,511.14	68	179.95	166.11	151.11
69	1,926.41	1,787.99	1,638.03	69	192.64	178.80	163.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY BENEFITS

FORM: H-LTC4JFQ15, et al.

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,064.84	1,926.41	1,776.45	70	206.48	192.64	177.65
71	2,307.08	2,145.59	1,972.56	71	230.71	214.56	197.26
72	2,572.40	2,387.83	2,191.73	72	257.24	238.78	219.17
73	2,860.78	2,653.14	2,433.97	73	286.08	265.31	243.40
74	3,195.31	2,953.07	2,699.29	74	319.53	295.31	269.93
75	3,564.44	3,287.59	2,999.21	75	356.44	328.76	299.92
76	3,968.18	3,656.73	3,345.27	76	396.82	365.67	334.53
77	4,418.06	4,072.00	3,725.94	77	441.81	407.20	372.59
78	4,925.62	4,544.95	4,152.75	78	492.56	454.50	415.27
79	5,490.86	5,064.05	4,625.70	79	549.09	506.40	462.57
				80	611.38	564.08	515.63
				81	674.82	621.76	568.70
				82	745.19	686.36	627.53
				83	823.63	759.03	693.28
				84	908.99	837.47	764.80
				85	1,003.58	923.99	844.39
				86	1,129.32	1,040.49	950.52
				87	1,271.20	1,169.69	1,069.33
				88	1,429.24	1,316.19	1,203.14
				89	1,608.04	1,492.68	1,353.10
				90	1,808.75	1,665.71	1,522.67
				91	2,034.85	1,873.35	1,711.85
				92	2,289.78	2,107.52	1,926.41
				93	2,575.86	2,371.68	2,167.50
				94	2,897.70	2,668.14	2,437.43
				95	3,259.91	3,001.51	2,743.12
				96	3,667.11	3,376.41	3,085.72
				97	4,125.06	3,798.61	3,471.01
				98	4,640.70	4,272.72	3,904.74
				99	5,220.93	4,806.81	4,392.68

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY SIMPLE INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AISFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	311.46	299.92	276.85	18-39	31.15	29.99	27.68
40	311.46	299.92	276.85	40	31.15	29.99	27.68
41	322.99	311.46	288.39	41	32.30	31.15	28.84
42	334.53	322.99	299.92	42	33.45	32.30	29.99
43	346.06	334.53	311.46	43	34.61	33.45	31.15
44	357.60	346.06	322.99	44	35.76	34.61	32.30
45	369.13	357.60	334.53	45	36.91	35.76	33.45
46	392.20	369.13	346.06	46	39.22	36.91	34.61
47	403.74	380.67	357.60	47	40.37	38.07	35.76
48	415.27	392.20	369.13	48	41.53	39.22	36.91
49	438.35	415.27	380.67	49	43.83	41.53	38.07
50	449.88	426.81	392.20	50	44.99	42.68	39.22
51	461.42	438.35	403.74	51	46.14	43.83	40.37
52	484.49	461.42	426.81	52	48.45	46.14	42.68
53	507.56	472.95	438.35	53	50.76	47.30	43.83
54	519.09	484.49	449.88	54	51.91	48.45	44.99
55	542.16	507.56	472.95	55	54.22	50.76	47.30
56	576.77	542.16	496.02	56	57.68	54.22	49.60
57	622.91	576.77	530.63	57	62.29	57.68	53.06
58	657.52	611.38	565.24	58	65.75	61.14	56.52
59	703.66	657.52	599.84	59	70.37	65.75	59.98
60	749.80	692.12	634.45	60	74.98	69.21	63.44
61	807.48	749.80	680.59	61	80.75	74.98	68.06
62	865.16	807.48	738.27	62	86.52	80.75	73.83
63	922.83	865.16	795.94	63	92.28	86.52	79.59
64	992.05	922.83	853.62	64	99.20	92.28	85.36
65	1,061.26	992.05	922.83	65	106.13	99.20	92.28
66	1,153.54	1,084.33	1,003.58	66	115.35	108.43	100.36
67	1,257.36	1,176.61	1,084.33	67	125.74	117.66	108.43
68	1,372.71	1,280.43	1,176.61	68	137.27	128.04	117.66
69	1,488.07	1,384.25	1,280.43	69	148.81	138.42	128.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY SIMPLE INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AISFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,626.49	1,511.14	1,384.25	70	162.65	151.11	138.42
71	1,787.99	1,661.10	1,522.67	71	178.80	166.11	152.27
72	1,972.56	1,834.13	1,684.17	72	197.26	183.41	168.42
73	2,180.19	2,018.70	1,857.20	73	218.02	201.87	185.72
74	2,399.37	2,226.33	2,053.30	74	239.94	222.63	205.33
75	2,641.61	2,457.04	2,260.94	75	264.16	245.70	226.09
76	2,976.14	2,768.50	2,549.33	76	297.61	276.85	254.93
77	3,345.27	3,114.56	2,872.32	77	334.53	311.46	287.23
78	3,760.54	3,506.76	3,241.45	78	376.05	350.68	324.15
79	4,221.96	3,945.11	3,656.73	79	422.20	394.51	365.67
80		4,441.13	4,118.14	80		444.11	411.81
81		4,971.76	4,614.16	81		497.18	461.42
82		5,560.07	5,167.86	82		556.01	516.79
83		6,229.12	5,790.78	83		622.91	579.08
84		6,967.39	6,482.90	84		696.74	648.29

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY SIMPLE INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AISFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	380.67	357.60	334.53	18-39	38.07	35.76	33.45
40	380.67	357.60	334.53	40	38.07	35.76	33.45
41	392.20	369.13	346.06	41	39.22	36.91	34.61
42	403.74	380.67	357.60	42	40.37	38.07	35.76
43	426.81	403.74	369.13	43	42.68	40.37	36.91
44	438.35	415.27	380.67	44	43.83	41.53	38.07
45	449.88	426.81	392.20	45	44.99	42.68	39.22
46	472.95	449.88	415.27	46	47.30	44.99	41.53
47	484.49	461.42	426.81	47	48.45	46.14	42.68
48	507.56	472.95	438.35	48	50.76	47.30	43.83
49	519.09	496.02	461.42	49	51.91	49.60	46.14
50	542.16	507.56	472.95	50	54.22	50.76	47.30
51	565.24	530.63	496.02	51	56.52	53.06	49.60
52	588.31	553.70	507.56	52	58.83	55.37	50.76
53	611.38	576.77	530.63	53	61.14	57.68	53.06
54	645.98	599.84	553.70	54	64.60	59.98	55.37
55	669.05	622.91	576.77	55	66.91	62.29	57.68
56	715.20	669.05	611.38	56	71.52	66.91	61.14
57	761.34	715.20	657.52	57	76.13	71.52	65.75
58	807.48	761.34	703.66	58	80.75	76.13	70.37
59	865.16	807.48	749.80	59	86.52	80.75	74.98
60	922.83	865.16	807.48	60	92.28	86.52	80.75
61	992.05	934.37	865.16	61	99.20	93.44	86.52
62	1,061.26	992.05	922.83	62	106.13	99.20	92.28
63	1,142.01	1,072.79	992.05	63	114.20	107.28	99.20
64	1,234.29	1,153.54	1,061.26	64	123.43	115.35	106.13
65	1,326.57	1,234.29	1,142.01	65	132.66	123.43	114.20
66	1,441.93	1,349.64	1,245.82	66	144.19	134.96	124.58
67	1,568.82	1,465.00	1,361.18	67	156.88	146.50	136.12
68	1,695.71	1,591.89	1,488.07	68	169.57	159.19	148.81
69	1,845.67	1,730.31	1,614.96	69	184.57	173.03	161.50

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY SIMPLE INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AISFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,007.16	1,891.81	1,764.92	70	200.72	189.18	176.49
71	2,214.80	2,087.91	1,949.48	71	221.48	208.79	194.95
72	2,445.51	2,307.08	2,157.12	72	244.55	230.71	215.71
73	2,687.75	2,537.79	2,376.29	73	268.78	253.78	237.63
74	2,964.60	2,791.57	2,618.54	74	296.46	279.16	261.85
75	3,276.06	3,091.49	2,895.39	75	327.61	309.15	289.54
76	3,668.26	3,460.62	3,241.45	76	366.83	346.06	324.15
77	4,095.07	3,864.36	3,622.12	77	409.51	386.44	362.21
78	4,579.56	4,314.24	4,048.93	78	457.96	431.42	404.89
79	5,121.72	4,833.34	4,533.42	79	512.17	483.33	453.34

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY SIMPLE INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AISFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	461.42	438.35	403.74	18-39	46.14	43.83	40.37
40	461.42	438.35	403.74	40	46.14	43.83	40.37
41	484.49	449.88	415.27	41	48.45	44.99	41.53
42	496.02	472.95	438.35	42	49.60	47.30	43.83
43	519.09	484.49	449.88	43	51.91	48.45	44.99
44	542.16	507.56	472.95	44	54.22	50.76	47.30
45	565.24	530.63	484.49	45	56.52	53.06	48.45
46	588.31	553.70	507.56	46	58.83	55.37	50.76
47	611.38	576.77	530.63	47	61.14	57.68	53.06
48	634.45	588.31	542.16	48	63.44	58.83	54.22
49	657.52	611.38	565.24	49	65.75	61.14	56.52
50	680.59	634.45	588.31	50	68.06	63.44	58.83
51	703.66	657.52	611.38	51	70.37	65.75	61.14
52	738.27	692.12	634.45	52	73.83	69.21	63.44
53	761.34	715.20	657.52	53	76.13	71.52	65.75
54	784.41	738.27	680.59	54	78.44	73.83	68.06
55	819.01	761.34	703.66	55	81.90	76.13	70.37
56	876.69	819.01	749.80	56	87.67	81.90	74.98
57	934.37	876.69	807.48	57	93.44	87.67	80.75
58	1,003.58	934.37	865.16	58	100.36	93.44	86.52
59	1,072.79	1,003.58	922.83	59	107.28	100.36	92.28
60	1,153.54	1,072.79	992.05	60	115.35	107.28	99.20
61	1,245.82	1,153.54	1,061.26	61	124.58	115.35	106.13
62	1,338.11	1,245.82	1,142.01	62	133.81	124.58	114.20
63	1,441.93	1,338.11	1,222.75	63	144.19	133.81	122.28
64	1,557.28	1,441.93	1,315.04	64	155.73	144.19	131.50
65	1,672.63	1,545.75	1,407.32	65	167.26	154.57	140.73
66	1,822.59	1,684.17	1,534.21	66	182.26	168.42	153.42
67	1,984.09	1,834.13	1,672.63	67	198.41	183.41	167.26
68	2,157.12	1,995.63	1,834.13	68	215.71	199.56	183.41
69	2,353.22	2,180.19	1,995.63	69	235.32	218.02	199.56

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY SIMPLE INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AISFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,560.86	2,376.29	2,180.19	70	256.09	237.63	218.02
71	2,826.18	2,618.54	2,399.37	71	282.62	261.85	239.94
72	3,103.03	2,872.32	2,641.61	72	310.30	287.23	264.16
73	3,426.02	3,172.24	2,906.92	73	342.60	317.22	290.69
74	3,772.08	3,495.23	3,206.84	74	377.21	349.52	320.68
75	4,152.75	3,841.29	3,529.84	75	415.27	384.13	352.98
76	4,614.16	4,291.17	3,956.65	76	461.42	429.12	395.66
77	5,121.72	4,787.20	4,441.13	77	512.17	478.72	444.11
78	5,698.49	5,340.90	4,983.30	78	569.85	534.09	498.33
79	6,321.41	5,952.27	5,583.14	79	632.14	595.23	558.31

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY SIMPLE INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AISFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	588.31	565.24	530.63	18-39	58.83	56.52	53.06
40	588.31	565.24	530.63	40	58.83	56.52	53.06
41	611.38	588.31	553.70	41	61.14	58.83	55.37
42	645.98	611.38	576.77	42	64.60	61.14	57.68
43	669.05	634.45	599.84	43	66.91	63.44	59.98
44	692.12	657.52	622.91	44	69.21	65.75	62.29
45	726.73	692.12	645.98	45	72.67	69.21	64.60
46	761.34	726.73	680.59	46	76.13	72.67	68.06
47	795.94	749.80	703.66	47	79.59	74.98	70.37
48	830.55	784.41	738.27	48	83.05	78.44	73.83
49	865.16	819.01	761.34	49	86.52	81.90	76.13
50	899.76	853.62	795.94	50	89.98	85.36	79.59
51	934.37	888.23	830.55	51	93.44	88.82	83.05
52	980.51	922.83	853.62	52	98.05	92.28	85.36
53	1,015.12	957.44	888.23	53	101.51	95.74	88.82
54	1,061.26	992.05	922.83	54	106.13	99.20	92.28
55	1,107.40	1,038.19	957.44	55	110.74	103.82	95.74
56	1,188.15	1,107.40	1,026.65	56	118.81	110.74	102.67
57	1,268.90	1,188.15	1,095.86	57	126.89	118.81	109.59
58	1,361.18	1,268.90	1,165.08	58	136.12	126.89	116.51
59	1,453.46	1,349.64	1,245.82	59	145.35	134.96	124.58
60	1,557.28	1,441.93	1,326.57	60	155.73	144.19	132.66
61	1,672.63	1,545.75	1,418.86	61	167.26	154.57	141.89
62	1,787.99	1,661.10	1,534.21	62	178.80	166.11	153.42
63	1,926.41	1,787.99	1,638.03	63	192.64	178.80	163.80
64	2,064.84	1,914.88	1,764.92	64	206.48	191.49	176.49
65	2,214.80	2,053.30	1,891.81	65	221.48	205.33	189.18
66	2,387.83	2,226.33	2,064.84	66	238.78	222.63	206.48
67	2,572.40	2,410.90	2,249.41	67	257.24	241.09	224.94
68	2,768.50	2,618.54	2,457.04	68	276.85	261.85	245.70
69	2,987.67	2,837.71	2,687.75	69	298.77	283.77	268.78

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY SIMPLE INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AISFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	3,218.38	3,079.95	2,929.99	70	321.84	308.00	293.00
71	3,552.91	3,391.41	3,218.38	71	355.29	339.14	321.84
72	3,910.50	3,725.94	3,541.37	72	391.05	372.59	354.14
73	4,314.24	4,106.61	3,898.97	73	431.42	410.66	389.90
74	4,764.12	4,533.42	4,291.17	74	476.41	453.34	429.12
75	5,248.61	4,983.30	4,717.98	75	524.86	498.33	471.80
76	5,848.45	5,537.00	5,225.54	76	584.85	553.70	522.55
77	6,505.97	6,148.37	5,790.78	77	650.60	614.84	579.08
78	7,244.24	6,840.50	6,425.22	78	724.42	684.05	642.52
79	8,063.25	7,590.30	7,117.35	79	806.33	759.03	711.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	449.88	426.81	403.74	18-39	44.99	42.68	40.37
40	449.88	426.81	403.74	40	44.99	42.68	40.37
41	461.42	438.35	415.27	41	46.14	43.83	41.53
42	472.95	449.88	426.81	42	47.30	44.99	42.68
43	496.02	472.95	438.35	43	49.60	47.30	43.83
44	507.56	484.49	449.88	44	50.76	48.45	44.99
45	519.09	496.02	461.42	45	51.91	49.60	46.14
46	530.63	507.56	472.95	46	53.06	50.76	47.30
47	553.70	519.09	484.49	47	55.37	51.91	48.45
48	565.24	542.16	507.56	48	56.52	54.22	50.76
49	588.31	553.70	519.09	49	58.83	55.37	51.91
50	599.84	565.24	530.63	50	59.98	56.52	53.06
51	622.91	588.31	542.16	51	62.29	58.83	54.22
52	634.45	599.84	565.24	52	63.44	59.98	56.52
53	657.52	622.91	576.77	53	65.75	62.29	57.68
54	669.05	634.45	599.84	54	66.91	63.44	59.98
55	692.12	657.52	611.38	55	69.21	65.75	61.14
56	726.73	692.12	645.98	56	72.67	69.21	64.60
57	772.87	726.73	680.59	57	77.29	72.67	68.06
58	819.01	772.87	715.20	58	81.90	77.29	71.52
59	865.16	807.48	749.80	59	86.52	80.75	74.98
60	911.30	853.62	784.41	60	91.13	85.36	78.44
61	968.97	911.30	842.09	61	96.90	91.13	84.21
62	1,038.19	968.97	888.23	62	103.82	96.90	88.82
63	1,107.40	1,038.19	957.44	63	110.74	103.82	95.74
64	1,176.61	1,095.86	1,015.12	64	117.66	109.59	101.51
65	1,257.36	1,176.61	1,084.33	65	125.74	117.66	108.43
66	1,349.64	1,257.36	1,165.08	66	134.96	125.74	116.51
67	1,453.46	1,361.18	1,257.36	67	145.35	136.12	125.74
68	1,568.82	1,465.00	1,361.18	68	156.88	146.50	136.12
69	1,695.71	1,580.35	1,465.00	69	169.57	158.04	146.50

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	1,822.59	1,707.24	1,580.35	70	182.26	170.72	158.04
71	1,995.63	1,868.74	1,730.31	71	199.56	186.87	173.03
72	2,191.73	2,053.30	1,903.34	72	219.17	205.33	190.33
73	2,410.90	2,249.41	2,087.91	73	241.09	224.94	208.79
74	2,641.61	2,468.58	2,295.55	74	264.16	246.86	229.55
75	2,895.39	2,710.82	2,514.72	75	289.54	271.08	251.47
76	3,252.99	3,045.35	2,826.18	76	325.30	304.53	282.62
77	3,656.73	3,414.48	3,172.24	77	365.67	341.45	317.22
78	4,106.61	3,841.29	3,575.98	78	410.66	384.13	357.60
79	4,614.16	4,314.24	4,014.32	79	461.42	431.42	401.43
80		4,856.41	4,510.35	80		485.64	451.03
81		5,398.57	5,017.90	81		539.86	501.79
82		6,021.48	5,594.67	82		602.15	559.47
83		6,702.07	6,229.12	83		670.21	622.91
84		7,463.41	6,932.78	84		746.34	693.28

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	565.24	530.63	484.49	18-39	56.52	53.06	48.45
40	565.24	530.63	484.49	40	56.52	53.06	48.45
41	576.77	542.16	496.02	41	57.68	54.22	49.60
42	599.84	553.70	507.56	42	59.98	55.37	50.76
43	611.38	576.77	530.63	43	61.14	57.68	53.06
44	634.45	588.31	542.16	44	63.44	58.83	54.22
45	645.98	599.84	553.70	45	64.60	59.98	55.37
46	669.05	622.91	576.77	46	66.91	62.29	57.68
47	680.59	634.45	588.31	47	68.06	63.44	58.83
48	703.66	657.52	611.38	48	70.37	65.75	61.14
49	715.20	669.05	622.91	49	71.52	66.91	62.29
50	738.27	692.12	645.98	50	73.83	69.21	64.60
51	761.34	715.20	669.05	51	76.13	71.52	66.91
52	784.41	738.27	680.59	52	78.44	73.83	68.06
53	807.48	761.34	703.66	53	80.75	76.13	70.37
54	830.55	784.41	726.73	54	83.05	78.44	72.67
55	853.62	807.48	749.80	55	85.36	80.75	74.98
56	899.76	853.62	795.94	56	89.98	85.36	79.59
57	957.44	899.76	830.55	57	95.74	89.98	83.05
58	1,015.12	945.90	876.69	58	101.51	94.59	87.67
59	1,072.79	1,003.58	934.37	59	107.28	100.36	93.44
60	1,142.01	1,061.26	980.51	60	114.20	106.13	98.05
61	1,211.22	1,130.47	1,049.72	61	121.12	113.05	104.97
62	1,291.97	1,211.22	1,118.93	62	129.20	121.12	111.89
63	1,384.25	1,291.97	1,188.15	63	138.42	129.20	118.81
64	1,476.53	1,372.71	1,268.90	64	147.65	137.27	126.89
65	1,568.82	1,465.00	1,349.64	65	156.88	146.50	134.96
66	1,695.71	1,580.35	1,465.00	66	169.57	158.04	146.50
67	1,834.13	1,707.24	1,580.35	67	183.41	170.72	158.04
68	1,984.09	1,845.67	1,707.24	68	198.41	184.57	170.72
69	2,145.59	2,007.16	1,857.20	69	214.56	200.72	185.72

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,318.62	2,168.66	2,007.16	70	231.86	216.87	200.72
71	2,537.79	2,376.29	2,203.26	71	253.78	237.63	220.33
72	2,791.57	2,607.00	2,422.44	72	279.16	260.70	242.24
73	3,056.88	2,860.78	2,653.14	73	305.69	286.08	265.31
74	3,356.80	3,137.63	2,918.46	74	335.68	313.76	291.85
75	3,679.80	3,449.09	3,206.84	75	367.98	344.91	320.68
76	4,095.07	3,829.76	3,564.44	76	409.51	382.98	356.44
77	4,556.49	4,268.10	3,968.18	77	455.65	426.81	396.82
78	5,075.58	4,741.05	4,406.53	78	507.56	474.11	440.65
79	5,652.35	5,283.22	4,902.55	79	565.24	528.32	490.25

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	703.66	657.52	599.84	18-39	70.37	65.75	59.98
40	703.66	657.52	599.84	40	70.37	65.75	59.98
41	726.73	680.59	622.91	41	72.67	68.06	62.29
42	749.80	692.12	634.45	42	74.98	69.21	63.44
43	761.34	715.20	657.52	43	76.13	71.52	65.75
44	784.41	738.27	680.59	44	78.44	73.83	68.06
45	807.48	749.80	692.12	45	80.75	74.98	69.21
46	830.55	772.87	715.20	46	83.05	77.29	71.52
47	853.62	795.94	738.27	47	85.36	79.59	73.83
48	888.23	830.55	761.34	48	88.82	83.05	76.13
49	911.30	853.62	784.41	49	91.13	85.36	78.44
50	934.37	876.69	807.48	50	93.44	87.67	80.75
51	957.44	899.76	830.55	51	95.74	89.98	83.05
52	992.05	922.83	853.62	52	99.20	92.28	85.36
53	1,015.12	945.90	876.69	53	101.51	94.59	87.67
54	1,038.19	980.51	911.30	54	103.82	98.05	91.13
55	1,072.79	1,003.58	934.37	55	107.28	100.36	93.44
56	1,142.01	1,072.79	992.05	56	114.20	107.28	99.20
57	1,199.68	1,130.47	1,049.72	57	119.97	113.05	104.97
58	1,280.43	1,199.68	1,107.40	58	128.04	119.97	110.74
59	1,349.64	1,257.36	1,165.08	59	134.96	125.74	116.51
60	1,430.39	1,338.11	1,234.29	60	143.04	133.81	123.43
61	1,522.67	1,418.86	1,315.04	61	152.27	141.89	131.50
62	1,626.49	1,511.14	1,395.78	62	162.65	151.11	139.58
63	1,741.85	1,614.96	1,488.07	63	174.18	161.50	148.81
64	1,857.20	1,718.78	1,580.35	64	185.72	171.88	158.04
65	1,984.09	1,834.13	1,684.17	65	198.41	183.41	168.42
66	2,145.59	1,984.09	1,822.59	66	214.56	198.41	182.26
67	2,318.62	2,157.12	1,984.09	67	231.86	215.71	198.41
68	2,514.72	2,341.69	2,157.12	68	251.47	234.17	215.71
69	2,722.36	2,537.79	2,341.69	69	272.24	253.78	234.17

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	2,941.53	2,745.43	2,537.79	70	294.15	274.54	253.78
71	3,218.38	2,999.21	2,768.50	71	321.84	299.92	276.85
72	3,529.84	3,276.06	3,022.28	72	352.98	327.61	302.23
73	3,864.36	3,587.51	3,299.13	73	386.44	358.75	329.91
74	4,221.96	3,910.50	3,599.05	74	422.20	391.05	359.90
75	4,625.70	4,279.64	3,933.58	75	462.57	427.96	393.36
76	5,121.72	4,764.12	4,394.99	76	512.17	476.41	439.50
77	5,663.89	5,283.22	4,902.55	77	566.39	528.32	490.25
78	6,263.73	5,871.52	5,467.78	78	626.37	587.15	546.78
79	6,932.78	6,517.51	6,102.23	79	693.28	651.75	610.22

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-39	911.30	865.16	807.48	18-39	91.13	86.52	80.75
40	911.30	865.16	807.48	40	91.13	86.52	80.75
41	945.90	899.76	842.09	41	94.59	89.98	84.21
42	980.51	922.83	865.16	42	98.05	92.28	86.52
43	1,015.12	957.44	899.76	43	101.51	95.74	89.98
44	1,049.72	992.05	934.37	44	104.97	99.20	93.44
45	1,084.33	1,026.65	968.97	45	108.43	102.67	96.90
46	1,118.93	1,061.26	1,003.58	46	111.89	106.13	100.36
47	1,165.08	1,107.40	1,038.19	47	116.51	110.74	103.82
48	1,199.68	1,142.01	1,072.79	48	119.97	114.20	107.28
49	1,245.82	1,176.61	1,107.40	49	124.58	117.66	110.74
50	1,291.97	1,222.75	1,153.54	50	129.20	122.28	115.35
51	1,326.57	1,257.36	1,176.61	51	132.66	125.74	117.66
52	1,361.18	1,291.97	1,211.22	52	136.12	129.20	121.12
53	1,395.78	1,326.57	1,245.82	53	139.58	132.66	124.58
54	1,441.93	1,361.18	1,268.90	54	144.19	136.12	126.89
55	1,476.53	1,395.78	1,303.50	55	147.65	139.58	130.35
56	1,557.28	1,465.00	1,372.71	56	155.73	146.50	137.27
57	1,649.56	1,545.75	1,441.93	57	164.96	154.57	144.19
58	1,741.85	1,626.49	1,511.14	58	174.18	162.65	151.11
59	1,845.67	1,718.78	1,591.89	59	184.57	171.88	159.19
60	1,949.48	1,811.06	1,672.63	60	194.95	181.11	167.26
61	2,076.37	1,926.41	1,776.45	61	207.64	192.64	177.65
62	2,203.26	2,053.30	1,891.81	62	220.33	205.33	189.18
63	2,341.69	2,180.19	2,018.70	63	234.17	218.02	201.87
64	2,491.65	2,318.62	2,145.59	64	249.16	231.86	214.56
65	2,653.14	2,468.58	2,284.01	65	265.31	246.86	228.40
66	2,837.71	2,653.14	2,468.58	66	283.77	265.31	246.86
67	3,033.81	2,860.78	2,676.22	67	303.38	286.08	267.62
68	3,252.99	3,079.95	2,906.92	68	325.30	308.00	290.69
69	3,483.69	3,310.66	3,137.63	69	348.37	331.07	313.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

BRIGHTHOUSE LIFE INSURANCE COMPANY
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums

FACILITY ONLY COMPOUND INFLATION BENEFITS

FORM: H-LTC4JFQ15, et al.

RIDER: H-5AICFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
70	3,725.94	3,564.44	3,402.95	70	372.59	356.44	340.29
71	4,083.54	3,898.97	3,714.40	71	408.35	389.90	371.44
72	4,464.20	4,256.57	4,048.93	72	446.42	425.66	404.89
73	4,891.01	4,660.31	4,418.06	73	489.10	466.03	441.81
74	5,352.43	5,087.12	4,821.80	74	535.24	508.71	482.18
75	5,859.99	5,560.07	5,260.15	75	586.00	556.01	526.01
76	6,494.44	6,148.37	5,802.31	76	649.44	614.84	580.23
77	7,209.63	6,805.89	6,390.62	77	720.96	680.59	639.06
78	7,994.04	7,521.09	7,048.14	78	799.40	752.11	704.81
79	8,870.73	8,328.57	7,774.87	79	887.07	832.86	777.49

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Nonforfeiture Benefit Rider is an additional 25% of total premium (Rider H-NF3-10)

State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	Round 4.1 Filing/145GEC01-70		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CovLtr_LTC4 TQ FO_PA_20190226.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	AM_LTC4 TQ FO_PA_20190226.pdf Supplement to AM_LTC4 TQ FO_PA_20190226.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable as this is not an advertisement filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	2017 Brighthouse Auth Letter_LTC4 TQ FO_20190226.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as there are no insert pages.
Attachment(s):	
Item Status:	

State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	Round 4.1 Filing/145GEC01-70		

Status Date:	
Satisfied - Item:	Rate Table (A&H)
Comments:	See the Rate/Rule Schedule attachments.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Numerical Data
Comments:	
Attachment(s):	PA_Supplement Exhibits_LTC4 TQ FO_20190226.xlsb
Item Status:	
Status Date:	
Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	Policyholder Notification Letter.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	MILL-131719034	State Tracking #:	MILL-131719034	Company Tracking #:	LTC4 TQ FO
State:	Pennsylvania	Filing Company:	Brighthouse Life Insurance Company		
TOI/Sub-TOI:	LTC04I Individual Long Term Care - Nursing Home/LTC04I.001 Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	Round 4.1 Filing/145GEC01-70				

Attachment PA_Supplement Exhibits_LTC4 TQ FO_20190226.xlsb is not a PDF document and cannot be reproduced here.



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February 26, 2019

Honorable Jessica Altman
Insurance Commissioner

Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Brighthouse Life Insurance Company

Company NAIC # 87726

SERFF Tracking # MILL-131719034

Policy Forms: Nursing Facility Insurance
 Annual 5% Compound Benefit Inflation Rider
 Annual 5% Simple Benefit Inflation Rider
 Nonforfeiture Benefit Rider

H-LTC4JFQ15, et al.

H-5AICFO

H-5AISFO

H-NF3-10

Dear Commissioner Altman:

Milliman, Inc. has been retained by GNA Corporation to submit the referenced rate filing on behalf of Brighthouse Life Insurance Company for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth Life Insurance Company (Genworth), a reinsurer of this business.

H-LTC4JFQ15, et al. are existing tax-qualified individual facility only long term care policies of insurance previously approved in 1998. These forms were issued in Pennsylvania from November 1998 through January 2001 and are no longer being marketed in any state. Nationwide, the last policies were issued in 2001.

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, six prior increases have been approved and implemented on these forms and associated riders.

1. A 20.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
6. On November 15, 2017, the company requested a rate increase of 33.7%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 21.6% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

Offices in Principal Cities Worldwide

This work product was prepared to provide assistance to Genworth and Brighthouse Life Insurance Company. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions). The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their benefits, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. There are several options for benefit reductions available to most policyholders (subject to policy and state minimum requirements). Insureds may be able to increase their elimination period, shorten their benefit period, reduce their daily benefit amount, remove or reduce inflation protection, or any combination of these.

For eligible policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

The following electronic items are included in this submission:

- this cover letter;
- a sample policyholder notification letter*;
- a letter from Brighthouse Life Insurance Company authorizing us to submit this filing on their behalf;
- an actuarial memorandum and rate schedules;
- a supplement to the actuarial memorandum; and
- a Microsoft Excel workbook containing all numerical data.

* Please note that in the future, slight variations in letter language may occur that do not materially change the information being provided to the policyholder. As the letter does not require Department approval, we understand that it will not be necessary to file each of these minor variations with the state of Pennsylvania.

The required \$100 filing fee will be paid via Electronic Funds Transfer (EFT).



Honorable Jessica Altman
2/26/2019

The contact person for this filing is:

John Hebig, FSA, MAAA
Actuary
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2488
john.hebig@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads 'Michael Bergerson'.

Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary

MAB/dac

Enclosures

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product

February 2019

Product or Rider

**Nursing Facility Insurance
Annual 5% Compound Benefit Inflation Rider
Annual 5% Simple Benefit Inflation Rider
Nonforfeiture Benefit Rider**

Form Number

**H-LTC4JFQ15, et al.
H-5AICFO
H-5AISFO
H-NF3-10**

These policy forms are tax-qualified individual policy forms providing facility only long term care coverage. These forms were issued in Pennsylvania from November 1998 through January 2001.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of Pennsylvania. It may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policies which pay a daily benefit for Nursing Facility Care, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, and Respite Care provided in a Facility setting.

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Respite Care Benefit, Care Coordination Benefit, and Supplemental Benefits. The elimination period must be satisfied in full only once during the life of the contract.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as having a 90-day certification period and not being able to perform at least two of six ADLs (dressing, eating, toileting, transferring, bathing, and continence) or cognitive impairment.

Premiums will be waived if benefits, other than Respite Care, Care Coordination, or Supplemental, are being paid.

A 5% simple, a 5% compound, and a cost of living (CPI) inflation rider as well as a non-forfeiture rider are available options.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only as these policy forms are no longer being sold in the market. The premium changes will apply to the base form and all riders associated with the base form.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product

February 2019

5. Actuarial Assumptions

- a. Morbidity. In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2015 claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

A cumulative 0.8% increase in morbidity is assumed due to adverse selection from the rate increase.

- b. Termination Rates. Historical termination rates are based on actual experience of these policy forms.

Future voluntary lapse rates vary by duration as developed from actual experience through December 31, 2016, including runout through June 30, 2017, and are shown in the following table:

Voluntary Lapse Rates

Policy Duration	Lapse Rate
1	6.0%
2	4.0%
3	2.5%
4	1.5%
5	1.3%
6	1.1%
7	1.0%
8+	0.8%

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product

February 2019

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period. Benefit exhaustion rates were developed from actual experience through December 31, 2016, including runout through June 30, 2017, and are shown in the following table:

Assumed Benefit Exhaustion Rates

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100	12.903%	9.134%
83	0.872%	0.547%	101+	12.903%	9.134%

In the year of rate increase implementation, an additional 1.0% of in-force policyholders are assumed to lapse, and a 2.2% reduction in premium and claims is expected due to the election of reduced benefits.

Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates are shown in the following table:

BRIGHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product

February 2019

Mortality Rates per 1000 Lives

Attained Age	Male Mortality Rate	Female Mortality Rate	Attained Age	Male Mortality Rate	Female Mortality Rate	Attained Age	Male Mortality Rate	Female Mortality Rate
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1,000.00	1,000.00

- c. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commission will not be paid on any increase in premium.

The above assumptions are based on actual experience of the policies in-force under these policy forms and general experience of the reinsurer and are deemed reasonable for these particular policies. Exhibit I provides justification for the assumptions used in this filing.

Exhibit II provides an analysis of actual and projected nationwide experience with respect to changes in morbidity, mortality, lapse, and interest and how changing each assumption from original pricing to current impacts the projected lifetime loss ratio.

Exhibit III provides a comparison of the current and original pricing assumptions used to project the values in Exhibit II.

6. Marketing Method

These policy forms were marketed by agents as well as through various subsidiaries of Citigroup.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product

February 2019

7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, and inflation protection option.

9. Issue Age Range

Elimination periods of 20, 60, and 100 days are available for issue ages 18 to 79. Only the 60 and 100 day elimination periods of the 2-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count as of 12/31/2017) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	55.5%
Semi-Annual	0.51*AP	8.8%
Quarterly	0.26*AP	9.2%
Monthly	0.09*AP	26.5%

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2017 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2017 have been allocated to a calendar year of incurred and included in historic incurred claims.

13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

14. Past and Future Policy Experience

Nationwide experience for these policy forms is shown in Exhibit IV. The experience and projections in Exhibit IV have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis as described in Section 16.

The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Pennsylvania-specific experience for the above-referenced forms is not considered fully credible.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated, with and without interest, as historical incurred claims divided by earned premium.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product

February 2019

Historical incurred claims are calculated each year as the sum of discounted claim payments and discounted claim and IBNR reserves held as of the valuation date. Claim payments, claim reserves, and IBNR reserves are discounted back to the incurral date using a 4.5% interest rate.

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2017 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium. Historical values are accumulated with interest using an interest rate of 4.5% from inception through 2014 and 4.0% for 2015 through 2017. Future values are discounted using an interest rate of 4.0%.

15. Projected Earned Premiums and Incurred Claims

Exhibit IV contains lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2018 through 2057 are developed from an asset share model representing actual contracts in-force as of December 31, 2017. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2019, but no sooner than 12 months after the prior rate increase was effective.

16. History of Previous Rate Revisions

Six prior rate increases have been approved and implemented on these policy forms and associated riders.

1. A 20.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
6. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

The experience and projections in Exhibit IV have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis. The restated nationwide projections assume the previously approved rate increases in Pennsylvania were implemented on each policy's first anniversary on or after the effective dates of the prior rate increases in Pennsylvania.

Exhibit V provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which these policy forms are in force. Exhibit V is also being provided in Excel as generally requested.

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

On November 15, 2017, the company requested a rate increase of 33.7%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product

February 2019

June 2, 2018. Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 21.6% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 95% of the rate increase needed to restore the loss ratio to the original pricing expectation.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions). The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Projected experience assuming this increase is implemented is shown in Exhibit IV. As shown in Exhibit IV, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60.0%.

Current rate tables and rate tables reflecting the 21.6% proposed increase are enclosed with this filing. The actual rates implemented may vary slightly from those in the rate tables due to rounding in the implementation algorithm.

18. Pennsylvania Average Annual Premium (Annual Premium Based on 2017 In-force)

Before increase:	\$2,291
After increase:	\$2,786

19. Proposed Effective Date

The rate increase will apply to policies on their billing anniversary date following at least a 60-day policyholder notification period following approval, but no sooner than 12 months after the prior rate increase was effective.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product

February 2019

20. Nationwide Distribution of Business as of 12/31/2017 (based on in-force count)

By Issue Age:

Issue Ages	Percent Distribution
< 48	2.8%
48 - 52	5.3%
53 - 57	14.5%
58 - 62	26.5%
63 - 67	26.5%
68 - 72	15.2%
73 +	9.2%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	40.6%
60-day	9.2%
100-day	50.2%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	6.7%
3-Year	25.8%
5-Year	34.3%
Unlimited	33.2%

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	21.6%
Simple	15.5%
Compound	48.4%
CPI	14.5%

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21. Number of Policyholders

As of 12/31/2017, the number of policies in-force and annualized premium in the state and nationwide are:

	Number of Insured	Annual Premium* based on 2017 In-force
Pennsylvania	34	\$77,903
Nationwide	283	\$668,522

*Annualized premiums reflect all prior rate increases approved prior to April 17, 2018.

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February 2019

22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation to prepare this memorandum on behalf of Brighthouse Life Insurance Company. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the State of Pennsylvania and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. In my opinion, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. Furthermore, the gross premiums bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

In preparing this actuarial memorandum, I relied on data and assumptions provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth, a reinsurer of this business. I did not audit this information but did review it for reasonableness and for consistency with the intended purpose. To the extent that this information is incomplete or inaccurate the contents of this memorandum may be materially affected.



Mike Bergerson, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: February 26, 2019

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC4 Tax-Qualified Nursing Facility Only Policy Form

Voluntary Lapse

The voluntary lapse assumption for this policy form was developed from experience on all of Brighthouse Life Insurance Company's individual long-term care (LTC) policy forms combined.

Table 1 below provides a comparison of the actual voluntary lapse rates for all individual LTC policy forms combined through December 2016, including runout through June 2017, and the currently assumed voluntary lapse rates for this policy form.

Table 1
Actual and Assumed Voluntary Lapse Rates
Using Experience through December 2016

Duration	Actual Lapse Rates	Currently Assumed Lapse Rates
1	6.0%	6.0%
2	4.1%	4.0%
3	2.4%	2.5%
4	1.6%	1.5%
5	1.2%	1.3%
6	1.0%	1.1%
7	0.9%	1.0%
8 +	0.8%	0.8%

Table 2 below provides the benefit exhaustion rate assumption. This assumption which was embedded in the voluntary lapse assumption prior to 2014 is now split out as a separate assumption. This assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period. The assumption is based on actual benefit exhaustion experience for all individual LTC policy forms combined through December 2016, including runout through June 2017.

Table 2
Assumed Benefit Exhaustion Rates
Using Experience through December 2016

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100	12.903%	9.134%
83	0.872%	0.547%	101+	12.903%	9.134%

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC4 Tax-Qualified Nursing Facility Only Policy Form

In the year of rate increase implementation, additional in-force policyholders are assumed to lapse, and a reduction in premium and claims is expected due to the election of reduced benefits. These assumptions are loosely based on data from prior rate increase requests as well as actuarial judgment.

Mortality

The mortality assumption for this policy form was developed from experience on all of the company's individual LTC policy forms combined.

Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates per 1000 lives are shown in Table 3 below.

Table 3
Mortality Rates per 1000 Lives

Attained Age	Mortality Rates		Attained Age	Mortality Rates		Attained Age	Mortality Rates	
	Male	Female		Male	Female		Male	Female
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1,000.00	1,000.00

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC4 Tax-Qualified Nursing Facility Only Policy Form

Morbidity

In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2015 claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

Table 4 below provides a projection of historical experience using the current morbidity assumption compared to actual historical experience for this policy form and other similar policy forms sold during the same issue era. As seen in this table, the assumption validates reasonably well to emerging experience. The incurred claim validation for only durations ten and later for this policy form and other similar policy forms in Table 4 is 99.3% demonstrating that the current morbidity assumption has fit recent experience very well. Actual experience in early durations included the effects of selection, which the current morbidity assumption did not attempt to capture, thus resulting in lower actual to model validation ratios for earlier durations.

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC4 Tax-Qualified Nursing Facility Only Policy Form

Table 4
Nationwide Historical Actual-to-Model Incurred Claim Projection Results (in 000's)

Policy Duration	Actual Incurred Claims	Model Incurred Claims	Actual To Model	Cumulative Actual Incurred Claims	Cumulative Model Incurred Claims	Cumulative Actual To Model
1	9,648	51,675	18.7%	9,648	51,675	18.7%
2	17,535	55,351	31.7%	27,183	107,026	25.4%
3	26,320	60,818	43.3%	53,503	167,844	31.9%
4	35,267	67,933	51.9%	88,769	235,777	37.6%
5	48,799	76,617	63.7%	137,568	312,394	44.0%
6	60,246	86,689	69.5%	197,814	399,083	49.6%
7	75,361	98,092	76.8%	273,175	497,175	54.9%
8	88,113	111,241	79.2%	361,288	608,417	59.4%
9	106,973	125,945	84.9%	468,261	734,362	63.8%
10	126,688	142,068	89.2%	594,948	876,430	67.9%
11	144,195	160,168	90.0%	739,143	1,036,598	71.3%
12	164,789	179,768	91.7%	903,932	1,216,365	74.3%
13	192,175	200,807	95.7%	1,096,107	1,417,173	77.3%
14	214,148	222,604	96.2%	1,310,254	1,639,776	79.9%
15	249,633	244,406	102.1%	1,559,887	1,884,182	82.8%
16	268,017	266,479	100.6%	1,827,904	2,150,661	85.0%
17	301,847	288,629	104.6%	2,129,751	2,439,290	87.3%
18	300,400	290,679	103.3%	2,430,151	2,729,969	89.0%
19	266,281	259,115	102.8%	2,696,432	2,989,084	90.2%
20	218,954	208,981	104.8%	2,915,386	3,198,065	91.2%
21	146,872	150,846	97.4%	3,062,258	3,348,911	91.4%
22	84,526	80,087	105.5%	3,146,784	3,428,998	91.8%
23	25,440	27,944	91.0%	3,172,224	3,456,942	91.8%
24	1,155	2,946	39.2%	3,173,379	3,459,889	91.7%
Total	3,173,382	3,459,888	91.7%	3,173,379	3,459,889	91.7%
10+	2,705,120	2,725,527	99.3%	2,705,118	2,725,527	99.3%

Exhibit I-a provides an analysis of the loss ratios using three-year groupings of the before increase values with experience restated to the originally filed rate level. The use of three-year groupings and restating of earned premium to the original rate level smooths the historical and projected loss ratios and aids in identifying the trend in claim experience. As seen in Exhibit I-a, the annualized trend in loss ratios is reasonably consistent from the historical to projection periods.

Exhibit I
Brighthouse Life Insurance Company
Assumption Justification
LTC4 Tax-Qualified Nursing Facility Only Policy Form

Interest Rate

The company has provided actual historical earned rates on the assets backing its LTC products in Table 5 below. Actual earned rates are unavailable prior to 2004. The historical earned rates are net of investment expenses and default risk and are provided on both a pre-tax and post-tax basis.

Table 5
Historical Earned Investment Rates
Net of Investment Expenses and Default Risk

Calendar Year	Pre-Tax Rates	Post-Tax Rates
2004	6.19%	4.17%
2005	6.17%	4.16%
2006	6.38%	4.30%
2007	6.02%	4.06%
2008	5.14%	4.04%
2009	5.12%	4.03%
2010	5.92%	4.04%
2011	5.93%	4.05%
2012	5.77%	3.95%
2013	5.68%	3.89%
2014	5.56%	3.81%
2015	5.26%	3.61%
2016	5.22%	3.57%
2017	5.30%	3.45%

A 4.5% interest rate assumption had been used for this block of business. However, based on the continued low interest rate environment, the company has revised its interest rate assumption to be 4.5% for historical years through 2014 and 4.0% for years 2015 and later (including all projection years). This assumption, like all assumptions, will continue to be monitored and updates will be made as the interest rate environment changes.

Expenses

Expenses have not been reflected in the projections for this filing. It is assumed that the originally filed expense assumptions remain appropriate.

Exhibit I-a
Brighthouse Life Insurance Company
Nationwide Three-Year Average Experience Projections Restated to the Original Rate Level with No Increase
LTC4 Tax-Qualified Nursing Facility Only Policy Form

Loss Ratio Demonstration with Interest									
	Calendar Year	Calendar Year Values			3-Year Totals			Analysis	
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	3-Year Trend	Annualized Trend
Historical Experience	1998	7,969	0	0.0%	625,953	0	0.0%		
	1999	617,984	0	0.0%					
	2000	1,582,613	0	0.0%					
	2001	1,856,075	180,170	9.7%	5,137,700	590,817	11.5%		
	2002	1,699,013	410,647	24.2%					
	2003	1,574,701	98,845	6.3%					
	2004	1,456,314	427,722	29.4%	4,328,726	1,085,747	25.1%	2.18	1.30
	2005	1,297,710	559,180	43.1%					
	2006	1,168,894	1,148,262	98.2%					
	2007	1,090,298	149,089	13.7%	3,272,606	1,984,658	60.6%	2.42	1.34
	2008	1,013,414	687,307	67.8%					
	2009	930,411	1,263,868	135.8%					
	2010	844,462	787,629	93.3%	2,541,280	3,257,731	128.2%	2.11	1.28
	2011	766,408	1,206,234	157.4%					
	2012	699,337	2,145,166	306.7%					
	2013	629,244	901,866	143.3%	1,898,021	3,961,989	208.7%	1.63	1.18
	2014	569,441	914,957	160.7%					
	2015	493,866	1,846,101	373.8%					
	2016	416,936	1,842,896	442.0%	1,275,110	5,268,364	413.2%	1.98	1.26
	2017	364,308	1,579,367	433.5%					
Projected Future Experience	2018	320,005	1,512,989	472.8%					
	2019	283,135	1,514,929	535.1%	852,330	4,535,362	532.1%	1.29	1.09
	2020	249,190	1,507,443	604.9%					
	2021	218,132	1,486,663	681.5%					
	2022	189,891	1,456,595	767.1%	572,406	4,361,673	762.0%	1.43	1.13
	2023	164,383	1,418,416	862.9%					
	2024	141,507	1,368,184	966.9%					
	2025	121,110	1,307,827	1079.9%	365,665	3,915,318	1070.7%	1.41	1.12
	2026	103,048	1,239,307	1202.6%					
	2027	87,162	1,165,956	1337.7%					
	2028	73,277	1,085,859	1481.9%	221,663	3,251,138	1466.7%	1.37	1.11
	2029	61,223	999,323	1632.3%					
	2030	50,835	912,759	1795.5%					
	2031	41,950	826,419	1970.0%	127,191	2,479,321	1949.3%	1.33	1.10
	2032	34,406	740,144	2151.2%					
	2033	28,039	656,482	2341.3%					
	2034	22,704	574,713	2531.3%	69,008	1,731,400	2509.0%	1.29	1.09
	2035	18,264	500,205	2738.7%					
	2036	14,595	432,558	2963.8%					
	2037	11,586	370,950	3201.7%	35,320	1,118,615	3167.1%	1.26	1.08
	2038	9,139	315,107	3447.8%					
	2039	7,165	264,519	3691.8%					
	2040	5,583	219,951	3939.5%	17,072	666,595	3904.5%	1.23	1.07
	2041	4,324	182,125	4211.8%					
	2042	3,328	150,476	4521.8%					
	2043	2,545	123,218	4842.4%	7,805	373,608	4786.6%	1.23	1.07
	2044	1,933	99,914	5169.2%					
	2045	1,458	80,934	5549.5%					
	2046	1,093	64,832	5934.1%	3,363	197,149	5861.9%	1.22	1.07
	2047	812	51,383	6325.9%					
	2048	600	40,509	6757.1%					
	2049	439	31,790	7235.1%	1,359	96,820	7124.9%	1.22	1.07
	2050	320	24,521	7662.5%					
	2051	232	18,670	8052.3%					
	2052	167	14,033	8400.9%	519	43,130	8315.7%	1.17	1.05
	2053	120	10,427	8706.9%					
	2054	85	7,689	8997.3%					
	2055	61	5,650	9328.2%	189	17,457	9258.1%	1.11	1.04
	2056	43	4,118	9682.0%					
	2057	30	2,941	9949.5%					
	Past	19,079,395	16,149,305	84.6%					
	Future	2,273,919	22,790,526	1002.3%					
	Lifetime	21,353,314	38,939,831	182.4%					

Exhibit II
Brighthouse Life Insurance Company
Nationwide Experience
Impact on the Lifetime Loss Ratio of Changing from Original Pricing to Current Assumptions

The following table provides the isolated impact of each changed assumption (current versus original pricing) on the projected lifetime loss ratio when actual historical experience and rate history is reflected and only the projection assumptions vary. All of the lifetime loss ratios in the table below reflect actual historical experience, except for the loss ratio calculated using the original pricing assumptions from inception.

This table also shows the rate increase needed to produce a lifetime loss ratio of 86.8%. This lifetime loss ratio represents the maximum of the lifetime loss ratio based on (a) original pricing assumptions from inception and (b) historical experience and projections with original pricing assumptions.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio (e.g. 64.6%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g. 41.6% = 19.6% + 3.0% + 4.4% + 14.6%).

LTC4 Tax-Qualified Nursing Facility Only Policy Form

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 86.8%*
Original Pricing Assumptions	62.0%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	86.8%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	106.4%	19.6%	261.6%
Mortality	89.8%	3.0%	36.7%
Lapse	91.2%	4.4%	50.9%
Interest	101.4%	14.6%	142.3%
Historical Experience & Projections with All Current Assumptions	151.4%	64.6%	496.9%

* Calculations ignore the effects of shock lapse, reduced benefit option election, and adverse selection due to the needed rate increase. Calculations do not include the effects of rate increases approved on or after April 17, 2018 and assume that the needed rate increase is fully implemented on January 1, 2019.

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC4 Tax-Qualified Nursing Facility Only Policy Form

Original Pricing Assumptions

Mortality: 1983 Group Annuity Mortality table

Voluntary Lapse Rates:

Duration	Rate
1+	4.25%

Morbidity: Data published by the National Center for Health Statistics ("NCHS") in 1977 and 1985, the Wilkins adjustments to the 1985 National Nursing Home Survey conducted by the NCHS, the 1982 and 1984 National Long Term Care Surveys, and the NCHS advance data publications #92 and #133.

Interest Rate: 6.5%

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC4 Tax-Qualified Nursing Facility Only Policy Form

Current Assumptions

Mortality: Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates per 1000 lives are shown in the following table:

Attained Age	Mortality Rate		Attained Age	Mortality Rate		Attained Age	Mortality Rate	
	Male	Female		Male	Female		Male	Female
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1000.00	1000.00

Voluntary Lapse Rates:

Duration	Rate
1	6.0%
2	4.0%
3	2.5%
4	1.5%
5	1.3%
6	1.1%
7	1.0%
8+	0.8%

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC4 Tax-Qualified Nursing Facility Only Policy Form

Current Assumptions

Voluntary Lapse Rates (Continued):

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period.

Attained Age	3-year Assumed Rates	5-year Assumed Rates	Attained Age	3-year Assumed Rates	5-year Assumed Rates
< 67	0.000%	0.000%	84	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100+	12.903%	9.134%
83	0.872%	0.547%			

Exhibit III
Brighthouse Life Insurance Company
Original Pricing & Current Assumptions Comparison

Policy Form: LTC4 Tax-Qualified Nursing Facility Only Policy Form

Morbidity: In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2015 claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

Interest Rate: 4.5% from inception through 2014 and 4.0% for 2015 and beyond.

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with No Increase
LTC4 Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1998	3,427	0	0.0%	26	7,969	0	0.0%	4.4%	2.3255
	1999	277,699	0	0.0%	397	617,984	0	0.0%	4.4%	2.2254
	2000	743,171	0	0.0%	668	1,582,613	0	0.0%	4.4%	2.1295
	2001	910,805	88,412	9.7%	647	1,856,075	180,170	9.7%	4.4%	2.0378
	2002	871,250	210,579	24.2%	627	1,699,013	410,647	24.2%	4.4%	1.9501
	2003	843,841	52,969	6.3%	605	1,574,701	98,845	6.3%	4.4%	1.8661
	2004	816,366	239,519	29.3%	573	1,457,827	427,722	29.3%	4.4%	1.7858
	2005	848,381	327,225	38.6%	533	1,449,758	559,180	38.6%	4.4%	1.7089
	2006	857,764	702,186	81.9%	516	1,402,673	1,148,262	81.9%	4.4%	1.6353
	2007	836,092	95,274	11.4%	504	1,308,357	149,089	11.4%	4.4%	1.5648
	2008	812,105	458,981	56.5%	486	1,216,097	687,307	56.5%	4.3%	1.4975
	2009	779,141	881,987	113.2%	468	1,116,493	1,263,868	113.2%	4.3%	1.4330
	2010	739,138	574,378	77.7%	448	1,013,558	787,629	77.7%	4.3%	1.3713
	2011	729,865	919,231	125.9%	426	957,744	1,206,234	125.9%	4.3%	1.3122
	2012	745,726	1,708,323	229.1%	408	936,418	2,145,166	229.1%	4.2%	1.2557
	2013	722,130	750,529	103.9%	388	867,740	901,866	103.9%	4.2%	1.2016
	2014	695,243	795,688	114.4%	364	799,456	914,957	114.4%	4.1%	1.1499
Projected Future Experience	2015	698,412	1,673,679	239.6%	334	770,363	1,846,101	239.6%	4.0%	1.1030
	2016	684,983	1,737,604	253.7%	307	726,490	1,842,896	253.7%	4.0%	1.0606
	2017	686,530	1,548,697	225.6%	283	700,126	1,579,367	225.6%	4.0%	1.0198
	2018	695,229	1,581,147	227.4%	265	681,728	1,550,443	227.4%	4.0%	0.9806
	2019	686,798	1,648,669	240.1%	248	647,559	1,554,474	240.1%	4.0%	0.9429
	2020	634,119	1,703,578	268.7%	230	574,894	1,544,467	268.7%	4.0%	0.9066
	2021	577,290	1,744,230	302.1%	213	503,243	1,520,502	302.1%	4.0%	0.8717
	2022	522,649	1,774,408	339.5%	196	438,087	1,487,317	339.5%	4.0%	0.8382
	2023	470,541	1,794,305	381.3%	179	379,240	1,446,148	381.3%	4.0%	0.8060
	2024	421,260	1,797,462	426.7%	163	326,463	1,392,974	426.7%	4.0%	0.7750
	2025	374,961	1,784,529	475.9%	148	279,406	1,329,761	475.9%	4.0%	0.7452
	2026	331,804	1,756,547	529.4%	133	237,738	1,258,567	529.4%	4.0%	0.7165
	2027	291,878	1,716,775	588.2%	119	201,087	1,182,760	588.2%	4.0%	0.6889
	2028	255,197	1,661,112	650.9%	106	169,054	1,100,396	650.9%	4.0%	0.6624
	2029	221,747	1,588,408	716.3%	94	141,246	1,011,763	716.3%	4.0%	0.6370
	2030	191,486	1,507,561	787.3%	83	117,279	923,332	787.3%	4.0%	0.6125
	2031	164,339	1,418,464	863.1%	72	96,781	835,350	863.1%	4.0%	0.5889
	2032	140,176	1,320,257	941.9%	63	79,376	747,610	941.9%	4.0%	0.5663
	2033	118,808	1,217,064	1024.4%	54	64,689	662,669	1024.4%	4.0%	0.5445
	2034	100,048	1,107,444	1106.9%	46	52,379	579,791	1106.9%	4.0%	0.5235
	2035	83,702	1,001,888	1197.0%	40	42,136	504,354	1197.0%	4.0%	0.5034
	2036	69,561	900,592	1294.7%	34	33,670	435,925	1294.7%	4.0%	0.4840
	2037	57,430	802,844	1397.9%	28	26,729	373,664	1397.9%	4.0%	0.4654
	2038	47,115	708,964	1504.7%	24	21,085	317,279	1504.7%	4.0%	0.4475
	2039	38,414	618,700	1610.6%	20	16,530	266,234	1610.6%	4.0%	0.4303
	2040	31,131	534,834	1718.0%	16	12,881	221,294	1718.0%	4.0%	0.4138
	2041	25,075	460,410	1836.1%	13	9,976	183,173	1836.1%	4.0%	0.3978
	2042	20,069	395,487	1970.6%	11	7,677	151,292	1970.6%	4.0%	0.3825
	2043	15,960	336,701	2109.7%	9	5,870	123,849	2109.7%	4.0%	0.3678
	2044	12,608	283,860	2251.4%	7	4,459	100,397	2251.4%	4.0%	0.3537
	2045	9,894	239,069	2416.4%	6	3,365	81,303	2416.4%	4.0%	0.3401
	2046	7,708	199,110	2583.2%	5	2,521	65,109	2583.2%	4.0%	0.3270
	2047	5,960	164,077	2753.0%	4	1,874	51,590	2753.0%	4.0%	0.3144
	2048	4,575	134,496	2940.0%	3	1,383	40,662	2940.0%	4.0%	0.3023
	2049	3,487	109,742	3147.2%	2	1,014	31,902	3147.2%	4.0%	0.2907
	2050	2,641	88,015	3332.4%	2	738	24,602	3332.4%	4.0%	0.2795
	2051	1,990	69,684	3501.3%	2	535	18,729	3501.3%	4.0%	0.2688
	2052	1,491	54,464	3652.4%	1	385	14,075	3652.4%	4.0%	0.2584
	2053	1,112	42,080	3784.9%	1	276	10,457	3784.9%	4.0%	0.2485
	2054	825	32,268	3910.7%	1	197	7,710	3910.7%	4.0%	0.2389
	2055	608	24,658	4054.1%	1	140	5,665	4054.1%	4.0%	0.2297
	2056	444	18,690	4207.5%	0	98	4,129	4207.5%	4.0%	0.2209
	2057	321	13,881	4323.6%	0	68	2,948	4323.6%	4.0%	0.2124
	Past	14,302,069	12,765,262	89.3%	9,008	22,061,454	16,149,305	73.2%		
	Future	6,640,454	34,356,475	517.4%	2,642	5,183,858	23,164,667	446.9%		
	Lifetime	20,942,523	47,121,737	225.0%	11,650	27,245,312	39,313,973	144.3%		

Exhibit IV
Brighthouse Life Insurance Company
Nationwide Experience Projections with 21.6% Increase
LTC4 Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1998	3,427	0	0.0%	26	7,969	0	0.0%	4.4%	2.3255
	1999	277,699	0	0.0%	397	617,984	0	0.0%	4.4%	2.2254
	2000	743,171	0	0.0%	668	1,582,613	0	0.0%	4.4%	2.1295
	2001	910,805	88,412	9.7%	647	1,856,075	180,170	9.7%	4.4%	2.0378
	2002	871,250	210,579	24.2%	627	1,699,013	410,647	24.2%	4.4%	1.9501
	2003	843,841	52,969	6.3%	605	1,574,701	98,845	6.3%	4.4%	1.8661
	2004	816,366	239,519	29.3%	573	1,457,827	427,722	29.3%	4.4%	1.7858
	2005	848,381	327,225	38.6%	533	1,449,758	559,180	38.6%	4.4%	1.7089
	2006	857,764	702,186	81.9%	516	1,402,673	1,148,262	81.9%	4.4%	1.6353
	2007	836,092	95,274	11.4%	504	1,308,357	149,089	11.4%	4.4%	1.5648
	2008	812,105	458,981	56.5%	486	1,216,097	687,307	56.5%	4.3%	1.4975
	2009	779,141	881,987	113.2%	468	1,116,493	1,263,868	113.2%	4.3%	1.4330
	2010	739,138	574,378	77.7%	448	1,013,558	787,629	77.7%	4.3%	1.3713
	2011	729,865	919,231	125.9%	426	957,744	1,206,234	125.9%	4.3%	1.3122
	2012	745,726	1,708,323	229.1%	408	936,418	2,145,166	229.1%	4.2%	1.2557
	2013	722,130	750,529	103.9%	388	867,740	901,866	103.9%	4.2%	1.2016
	2014	695,243	795,688	114.4%	364	799,456	914,957	114.4%	4.1%	1.1499
	2015	698,412	1,673,679	239.6%	334	770,363	1,846,101	239.6%	4.0%	1.1030
	2016	684,983	1,737,604	253.7%	307	726,490	1,842,896	253.7%	4.0%	1.0606
	2017	686,530	1,548,697	225.6%	283	700,126	1,579,367	225.6%	4.0%	1.0198
Projected Future Experience	2018	695,229	1,581,147	227.4%	265	681,728	1,550,443	227.4%	4.0%	0.9806
	2019	708,504	1,644,048	232.0%	246	668,025	1,550,117	232.0%	4.0%	0.9429
	2020	736,245	1,680,433	228.2%	228	667,482	1,523,484	228.2%	4.0%	0.9066
	2021	679,954	1,717,392	252.6%	211	592,738	1,497,107	252.6%	4.0%	0.8717
	2022	615,596	1,746,049	283.6%	194	515,995	1,463,546	283.6%	4.0%	0.8382
	2023	554,221	1,764,640	318.4%	177	446,683	1,422,240	318.4%	4.0%	0.8060
	2024	496,176	1,766,822	356.1%	162	384,520	1,369,229	356.1%	4.0%	0.7750
	2025	441,643	1,753,244	397.0%	146	329,095	1,306,449	397.0%	4.0%	0.7452
	2026	390,811	1,724,974	441.4%	132	280,017	1,235,945	441.4%	4.0%	0.7165
	2027	343,784	1,685,217	490.2%	118	236,848	1,161,018	490.2%	4.0%	0.6889
	2028	300,581	1,629,960	542.3%	105	199,118	1,079,759	542.3%	4.0%	0.6624
	2029	261,182	1,558,079	596.5%	93	166,364	992,444	596.5%	4.0%	0.6370
	2030	225,539	1,478,302	655.5%	82	138,136	905,412	655.5%	4.0%	0.6125
	2031	193,565	1,390,533	718.4%	72	113,992	818,901	718.4%	4.0%	0.5889
	2032	165,105	1,293,914	783.7%	62	93,492	732,693	783.7%	4.0%	0.5663
	2033	139,936	1,192,485	852.2%	54	76,193	649,286	852.2%	4.0%	0.5445
	2034	117,840	1,084,840	920.6%	46	61,694	567,957	920.6%	4.0%	0.5235
	2035	98,588	981,240	995.3%	39	49,629	493,960	995.3%	4.0%	0.5034
	2036	81,932	881,863	1076.3%	33	39,658	426,859	1076.3%	4.0%	0.4840
	2037	67,644	786,011	1162.0%	28	31,483	365,829	1162.0%	4.0%	0.4654
	2038	55,494	693,989	1250.6%	23	24,835	310,577	1250.6%	4.0%	0.4475
	2039	45,246	605,538	1338.3%	19	19,470	260,570	1338.3%	4.0%	0.4303
	2040	36,668	523,382	1427.4%	16	15,172	216,555	1427.4%	4.0%	0.4138
	2041	29,534	450,492	1525.3%	13	11,750	179,227	1525.3%	4.0%	0.3978
	2042	23,638	386,919	1636.8%	11	9,043	148,014	1636.8%	4.0%	0.3825
	2043	18,798	329,369	1752.2%	9	6,914	121,153	1752.2%	4.0%	0.3678
	2044	14,850	277,649	1869.7%	7	5,252	98,200	1869.7%	4.0%	0.3537
	2045	11,653	233,814	2006.5%	6	3,963	79,516	2006.5%	4.0%	0.3401
	2046	9,079	194,712	2144.7%	5	2,969	63,671	2144.7%	4.0%	0.3270
	2047	7,020	160,438	2285.5%	4	2,207	50,446	2285.5%	4.0%	0.3144
	2048	5,388	131,501	2440.5%	3	1,629	39,757	2440.5%	4.0%	0.3023
	2049	4,107	107,288	2612.2%	2	1,194	31,189	2612.2%	4.0%	0.2907
	2050	3,111	86,040	2765.7%	2	870	24,050	2765.7%	4.0%	0.2795
	2051	2,344	68,116	2905.8%	2	630	18,308	2905.8%	4.0%	0.2688
	2052	1,756	53,235	3031.0%	1	454	13,758	3031.0%	4.0%	0.2584
	2053	1,310	41,129	3140.8%	1	325	10,220	3140.8%	4.0%	0.2485
	2054	972	31,537	3245.1%	1	232	7,535	3245.1%	4.0%	0.2389
	2055	716	24,099	3364.0%	1	165	5,537	3364.0%	4.0%	0.2297
	2056	523	18,265	3491.1%	0	116	4,035	3491.1%	4.0%	0.2209
	2057	378	13,565	3587.4%	0	80	2,881	3587.4%	4.0%	0.2124
	Past	14,302,069	12,765,262	89.3%	9,008	22,061,454	16,149,305	73.2%		
	Future	7,586,660	33,772,272	445.2%	2,620	5,880,160	22,797,877	387.7%		
	Lifetime	21,888,729	46,537,534	212.6%	11,628	27,941,614	38,947,183	139.4%		

Exhibit V
Brighthouse Life Insurance Company
Status of Filings as of February 19, 2019
All Jurisdictions in which these Forms are Active
LTC4 Tax-Qualified Nursing Facility Only Policy Form

Jurisdiction	First Round			Second Round			Third Round			Third Round Follow-Up ^[1]			Second Third Round Follow-Up ^[2]			Fourth Round				Cumulative Approved Increase	Fourth Round Follow-Up ^[3]					
	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed		Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2017 Annualized Premium ^[4]	Proportion of Nationwide
Arizona	20.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	91.0%	1/13/2014	91.0%	Not Filing			Not Filing			21.0%	12/7/2016	Disapproved	0.0%	119.7%	21.0%	11/26/2018			23,562	3.52%
California	20.0%	6/2/2004	20.0%	30.0%	10/28/2013	15.0%	68.0%			Not Filing			Not Filing			TBD				38.0%	TBD				42,925	6.42%
Colorado	20.0%	6/14/2004	20.0%	30.0%	11/22/2010	10.0%	74.0%	1/12/2015	35.0%	28.9%	Disapproved	0.0%	Not Filing			56.0%				78.2%	TBD				111,240	16.64%
Connecticut	20.0%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	9/21/2016	18.0%	111.2%	10/11/2017	1/24/2018	45.4%	71.6%	45.2%				25,818	3.86%
District of Columbia	20.0%	11/2/2005	10.0%	30.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	10.0%	9/5/2017	10/3/2017	10.0%	61.1%	10.0%	12/13/2018			2,464	0.37%
Florida	20.0%	Disapproved	0.0%	39.0%	11/8/2012	12.7%	50.1%	5/22/2015	4.5%	3.5%	7/8/2016	4.6%	Not Filing			132.6%	8/15/2017	8/2/2018	75.4%	116.1%	Not Filing				39,920	5.97%
Georgia	20.0%	2/4/2005	14.0%	30.0%	5/13/2010	15.0%	74.9%	7/16/2014	15.0%	52.1%	8/3/2015	13.0%	34.6%	9/22/2016	15.0%	41.6%	8/28/2017	11/3/2017	15.0%	125.3%	23.1%	10/5/2018	11/7/2018	18.0%	15,739	2.35%
Hawaii	20.0%	11/19/2004	20.0%	30.0%	10/10/2011	30.0%	50.0%	7/7/2017	39.8%	Not Filing			Not Filing			29.8%				118.1%	TBD				3,394	0.51%
Iowa	20.0%	6/23/2004	16.0%	30.0%	7/12/2010	21.1%	65.5%	4/7/2014	17.0%	41.5%	8/18/2015	17.5%	45.7%	10/19/2016	17.5%	24.0%	9/18/2017	11/22/2017	17.5%	166.6%	5.5%	10/3/2018	1/9/2019	5.5%	30,898	4.62%
Illinois	20.0%	7/28/2004	20.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	11/10/2016	6/30/2017	21.0%	183.1%	Not Filing				21,289	3.18%
Indiana	20.0%	Disapproved	0.0%	39.0%	6/8/2012	9.0%	97.0%	3/2/2015	13.9%	73.0%	5/9/2016	14.0%	Not Filing			83.6%	3/3/2017	Disapproved	0.0%	41.5%	83.6%	6/20/2018			10,528	1.57%
Kansas	20.0%	6/17/2004	20.0%	30.0%	8/5/2010	10.0%	74.0%	5/21/2014	74.0%	Not Filing			Not Filing			TBD				129.7%	TBD				10,329	1.55%
Kentucky	20.0%	8/9/2004	20.0%	30.0%	5/10/2010	16.0%	66.8%	3/4/2014	20.0%	28.3%	11/10/2015	13.5%	Not Filing			48.2%	1/12/2017	4/14/2017	18.0%	123.7%	25.6%	5/9/2018	8/3/2018	25.6%	861	0.13%
Louisiana	20.0%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	53.4%	Disapproved	0.0%	Not Filing			95.7%	2/16/2017	7/6/2017	25.0%	25.0%	56.6%	2/8/2019			-	0.00%
Maryland	20.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	15.0%	15.0%	9/18/2017	Disapproved	0.0%	101.1%	15.0%				15,692	2.35%
Michigan	20.0%	9/1/2004	20.0%	30.0%	3/17/2010	30.0%	50.0%	12/3/2013	50.0%	Not Filing			Not Filing			21.0%	11/11/2016	11/28/2016	21.0%	183.1%	Not Filing				5,399	0.81%
Minnesota	20.0%	7/26/2004	20.0%	30.0%	3/3/2015	26.5%	Not Filing			Not Filing			Not Filing			86.6%	7/25/2018	11/1/2018	74.9%	165.5%	6.7%				22,612	3.38%
Missouri	20.0%	7/15/2004	20.0%	30.0%	7/1/2010	30.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	21.0%	12/12/2016	1/18/2017	21.0%	183.1%	Not Filing				41,353	6.19%
North Carolina	20.0%	6/16/2004	20.0%	30.0%	7/19/2010	20.0%	62.0%	3/14/2014	62.0%	Not Filing			Not Filing			21.0%	12/6/2016	5/9/2017	21.0%	182.3%	Not Filing				37,300	5.58%
North Dakota	20.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	65.6%	1/21/2014	15.0%	44.0%	3/20/2015	15.0%	25.2%	7/20/2016	15.0%	31.8%	8/29/2017	Disapproved	0.0%	113.5%	Not Filing				1,845	0.28%
Nebraska	20.0%	7/21/2004	20.0%	30.0%	12/14/2010	14.0%	69.2%	9/29/2014	25.0%	35.4%	11/13/2015	35.4%	Not Filing			21.0%				131.5%	TBD				17,373	2.60%
New Hampshire	20.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	88.1%	Disapproved	0.0%	Not Filing			Not Filing			10.0%	2/21/2018	6/18/2018	11.2%	31.1%	104.7%				1,700	0.25%
New York	20.0%	8/2/2005	8.0%	30.0%	Disapproved	0.0%	98.0%	7/21/2015	10.0%	80.0%	11/29/2016	15.0%	Not Filing			89.4%	3/6/2017	1/30/2019	15.0%	57.1%	64.7%				14,324	2.14%
Ohio	20.0%	6/10/2004	20.0%	33.7%	6/1/2010	33.7%	50.0%	3/31/2015	15.0%	30.4%	3/11/2016	15.0%	Not Filing			15.0%	12/9/2016	3/20/2017	15.0%	144.0%	15.0%	5/7/2018	7/3/2018	15.0%	14,232	2.13%
Oklahoma	20.0%	8/24/2004	15.0%	30.0%	11/15/2010	10.0%	79.5%	3/17/2014	25.0%	43.6%	2/1/2016	10.0%	Not Filing			58.0%	12/27/2016	2/9/2017	10.0%	91.3%	43.6%	3/29/2018	4/30/2018	10.0%	2,242	0.34%
Pennsylvania	20.0%	8/10/2004	20.0%	30.0%	7/28/2010	14.9%	68.1%	2/28/2014	15.0%	46.2%	7/21/2015	15.0%	53.8%	12/13/2016	15.0%	33.7%	11/15/2017	3/6/2018	10.0%	130.7%	21.6%				77,903	11.65%
South Carolina	20.0%	7/12/2004	20.0%	30.0%	11/12/2010	20.0%	62.0%	2/4/2014	20.0%	35.0%	5/4/2015	20.0%	Not Filing			36.1%	11/10/2016	2/3/2017	20.0%	148.8%	13.4%	3/28/2018	6/19/2018	13.4%	11,488	1.72%
South Dakota	20.0%	Disapproved	0.0%	39.0%	4/9/2010	39.0%	67.0%	3/5/2014	67.0%	Not Filing			Not Filing			21.0%	1/24/2017	2/8/2017	21.0%	180.9%	Not Filing				20,499	3.07%
Texas	20.0%	9/15/2004	15.0%	30.0%	7/16/2010	10.0%	79.5%	4/28/2014	21.0%	79.5%	12/14/2016	38.0%	Not Filing			30.1%				111.2%	TBD				10,323	1.54%
Virginia	20.0%	5/6/2005	20.0%	30.0%	5/4/2011	30.0%	25.7%	1/20/2016	11.7%	Not Filing			Not Filing			62.5%				74.3%	TBD				20,034	3.00%
Washington	20.0%	7/7/2004	20.0%	30.0%	8/17/2010	30.0%	50.0%	8/14/2014	50.0%	Not Filing			Not Filing			21.0%	12/30/2016	3/3/2017	21.0%	183.1%	Not Filing				15,233	2.28%
																							Total	668,522	100.00%	

[1] The company is generally filing in jurisdictions where the requested third round rate increase was not achieved.

[1] The company is generally filing in jurisdictions where the requested third round rate increase was not achieved.
In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.
[2] The company is generally filing in jurisdictions where the requested third round and third round follow-up rate increases were not achieved.
In some instances filings are not being pursued due to regulatory restrictions or because the third round rate increase was phased-in over multiple years.
[3] The company is generally filing in jurisdictions where the requested fourth round rate increase was not achieved.
In some instances filings are not being pursued due to regulatory restrictions or because the fourth round rate increase was phased-in over multiple years.
[4] Annualized premiums reflect all prior rate increases approved prior to April 17, 2018.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product

February 2019

Product

Nursing Facility Insurance
Annual 5% Compound Benefit Inflation Rider
Annual 5% Simple Benefit Inflation Rider
Nonforfeiture Benefit Rider

Form Number

H-LTC4JFQ15, et al.
H-5AICFO
H-5AISFO
H-NF3-10

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It may not be appropriate for other purposes.

2. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable since this filing is not for rates for new policy forms.

89.83 (c): *Revision of Current Rates*

(1): This rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Reg. 89a.117.

(2): Section 2 of the attached actuarial memorandum provides a description of benefits. Copies of the policy forms may be available upon request.

(2)(i): The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. A rate increase is considered an effective way to reduce projected losses.

On November 15, 2017, the company requested a rate increase of 33.7%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018. Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 21.6% at this time. This level is comprised of the remainder of the 2017 request.

Existing rates and revised rates reflecting the 21.6% proposed increase are enclosed with this filing. Please note that the actual rates implemented may vary from those shown slightly due to implementation rounding algorithms.

Attachment 1 to this supplement displays nationwide experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 2 to this supplement displays nationwide experience showing written premium and paid claims, both with and without the requested rate increase. The experience and projections in Attachments 1 and 2 have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis.

Attachments 3 and 4 display Pennsylvania-specific experience similar to Attachments 1 and 2, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

The company is aware that the transition of paid claims from the historical to projection period may not be smooth. This is due to an aggregate set of claim runoff factors being used for all loss age cohorts. Loss age specific claim runoff factors were not developed or adjustments manually applied to smooth the transition as we believe that the Department focuses on incurred claims projections when reviewing rate increase filings.

BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

Supplement to the Actuarial Memorandum for the LTC4 Tax-Qualified Nursing Facility Only Product

February 2019

(2)(ii)(A): There have been six prior increases approved and implemented on these policy forms and associated riders.

1. A 20.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
4. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
5. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
6. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

(2)(ii)(B): The following Table 1 shows commission scales by duration:

Table 1: Commission Scales by Duration

Duration	Commission Percentage
1	63% - 92%
2-7	5% - 15%
8+	0% - 15%

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Details of reserve balances and calculation basis for both nationwide and Pennsylvania-specific experience can be found in Attachment 5 to this supplement. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Claims incurred and paid since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

Attachments 6 and 7 to this supplement provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We believe that data used in this rate increase filing is in agreement with that used in the annual statement filed with the Department.

89.83 (d): We believe this rate increase filing complies with this subsection.

Attachment 1
Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with No Increase
LTC4 Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1998	3,427	0	0.0%	26	7,969	0	0.0%	4.4%	2.3255
	1999	277,699	0	0.0%	397	617,984	0	0.0%	4.4%	2.2254
	2000	743,171	0	0.0%	668	1,582,613	0	0.0%	4.4%	2.1295
	2001	910,805	88,412	9.7%	647	1,856,075	180,170	9.7%	4.4%	2.0378
	2002	871,250	210,579	24.2%	627	1,699,013	410,647	24.2%	4.4%	1.9501
	2003	843,841	52,969	6.3%	605	1,574,701	98,845	6.3%	4.4%	1.8661
	2004	816,366	239,519	29.3%	573	1,457,827	427,722	29.3%	4.4%	1.7858
	2005	848,381	327,225	38.6%	533	1,449,758	559,180	38.6%	4.4%	1.7089
	2006	857,764	702,186	81.9%	516	1,402,673	1,148,262	81.9%	4.4%	1.6353
	2007	836,092	95,274	11.4%	504	1,308,357	149,089	11.4%	4.4%	1.5648
	2008	812,105	458,981	56.5%	486	1,216,097	687,307	56.5%	4.3%	1.4975
	2009	779,141	881,987	113.2%	468	1,116,493	1,263,868	113.2%	4.3%	1.4330
	2010	739,138	574,378	77.7%	448	1,013,558	787,629	77.7%	4.3%	1.3713
	2011	729,865	919,231	125.9%	426	957,744	1,206,234	125.9%	4.3%	1.3122
	2012	745,726	1,708,323	229.1%	408	936,418	2,145,166	229.1%	4.2%	1.2557
	2013	722,130	750,529	103.9%	388	867,740	901,866	103.9%	4.2%	1.2016
	2014	695,243	795,688	114.4%	364	799,456	914,957	114.4%	4.1%	1.1499
Projected Future Experience	2015	698,412	1,673,679	239.6%	334	770,363	1,846,101	239.6%	4.0%	1.1030
	2016	684,983	1,737,604	253.7%	307	726,490	1,842,896	253.7%	4.0%	1.0606
	2017	686,530	1,548,697	225.6%	283	700,126	1,579,367	225.6%	4.0%	1.0198
	2018	695,229	1,581,147	227.4%	265	681,728	1,550,443	227.4%	4.0%	0.9806
	2019	686,798	1,648,669	240.1%	248	647,559	1,554,474	240.1%	4.0%	0.9429
	2020	634,119	1,703,578	268.7%	230	574,894	1,544,467	268.7%	4.0%	0.9066
	2021	577,290	1,744,230	302.1%	213	503,243	1,520,502	302.1%	4.0%	0.8717
	2022	522,649	1,774,408	339.5%	196	438,087	1,487,317	339.5%	4.0%	0.8382
	2023	470,541	1,794,305	381.3%	179	379,240	1,446,148	381.3%	4.0%	0.8060
	2024	421,260	1,797,462	426.7%	163	326,463	1,392,974	426.7%	4.0%	0.7750
	2025	374,961	1,784,529	475.9%	148	279,406	1,329,761	475.9%	4.0%	0.7452
	2026	331,804	1,756,547	529.4%	133	237,738	1,258,567	529.4%	4.0%	0.7165
	2027	291,878	1,716,775	588.2%	119	201,087	1,182,760	588.2%	4.0%	0.6889
	2028	255,197	1,661,112	650.9%	106	169,054	1,100,396	650.9%	4.0%	0.6624
	2029	221,747	1,588,408	716.3%	94	141,246	1,011,763	716.3%	4.0%	0.6370
	2030	191,486	1,507,561	787.3%	83	117,279	923,332	787.3%	4.0%	0.6125
	2031	164,339	1,418,464	863.1%	72	96,781	835,350	863.1%	4.0%	0.5889
	2032	140,176	1,320,257	941.9%	63	79,376	747,610	941.9%	4.0%	0.5663
	2033	118,808	1,217,064	1024.4%	54	64,689	662,669	1024.4%	4.0%	0.5445
	2034	100,048	1,107,444	1106.9%	46	52,379	579,791	1106.9%	4.0%	0.5235
	2035	83,702	1,001,888	1197.0%	40	42,136	504,354	1197.0%	4.0%	0.5034
	2036	69,561	900,592	1294.7%	34	33,670	435,925	1294.7%	4.0%	0.4840
	2037	57,430	802,844	1397.9%	28	26,729	373,664	1397.9%	4.0%	0.4654
	2038	47,115	708,964	1504.7%	24	21,085	317,279	1504.7%	4.0%	0.4475
	2039	38,414	618,700	1610.6%	20	16,530	266,234	1610.6%	4.0%	0.4303
	2040	31,131	534,834	1718.0%	16	12,881	221,294	1718.0%	4.0%	0.4138
	2041	25,075	460,410	1836.1%	13	9,976	183,173	1836.1%	4.0%	0.3978
	2042	20,069	395,487	1970.6%	11	7,677	151,292	1970.6%	4.0%	0.3825
	2043	15,960	336,701	2109.7%	9	5,870	123,849	2109.7%	4.0%	0.3678
	2044	12,608	283,860	2251.4%	7	4,459	100,397	2251.4%	4.0%	0.3537
	2045	9,894	239,069	2416.4%	6	3,365	81,303	2416.4%	4.0%	0.3401
	2046	7,708	199,110	2583.2%	5	2,521	65,109	2583.2%	4.0%	0.3270
	2047	5,960	164,077	2753.0%	4	1,874	51,590	2753.0%	4.0%	0.3144
	2048	4,575	134,496	2940.0%	3	1,383	40,662	2940.0%	4.0%	0.3023
	2049	3,487	109,742	3147.2%	2	1,014	31,902	3147.2%	4.0%	0.2907
	2050	2,641	88,015	3332.4%	2	738	24,602	3332.4%	4.0%	0.2795
	2051	1,990	69,684	3501.3%	2	535	18,729	3501.3%	4.0%	0.2688
	2052	1,491	54,464	3652.4%	1	385	14,075	3652.4%	4.0%	0.2584
	2053	1,112	42,080	3784.9%	1	276	10,457	3784.9%	4.0%	0.2485
	2054	825	32,268	3910.7%	1	197	7,710	3910.7%	4.0%	0.2389
	2055	608	24,658	4054.1%	1	140	5,665	4054.1%	4.0%	0.2297
	2056	444	18,690	4207.5%	0	98	4,129	4207.5%	4.0%	0.2209
	2057	321	13,881	4323.6%	0	68	2,948	4323.6%	4.0%	0.2124
Past Future Lifetime	Past	14,302,069	12,765,262	89.3%	9,008	22,061,454	16,149,305	73.2%		
	Future	6,640,454	34,356,475	517.4%	2,642	5,183,858	23,164,667	446.9%		
	Lifetime	20,942,523	47,121,737	225.0%	11,650	27,245,312	39,313,973	144.3%		

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Brighthouse Life Insurance Company
Nationwide Earned Premium and Incurred Claim Experience Projections with 21.6% Increase
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	2006	857,764	702,186	81.9%	516	1,402,673	1,148,262	81.9%	4.4%	1.6353
	2007	836,092	95,274	11.4%	504	1,308,357	149,089	11.4%	4.4%	1.5648
	2008	812,105	458,981	56.5%	486	1,216,097	687,307	56.5%	4.3%	1.4975
	2009	779,141	881,987	113.2%	468	1,116,493	1,263,868	113.2%	4.3%	1.4330
	2010	739,138	574,378	77.7%	448	1,013,558	787,629	77.7%	4.3%	1.3713
	2011	729,865	919,231	125.9%	426	957,744	1,206,234	125.9%	4.3%	1.3122
	2012	745,726	1,708,323	229.1%	408	936,418	2,145,166	229.1%	4.2%	1.2557
	2013	722,130	750,529	103.9%	388	867,740	901,866	103.9%	4.2%	1.2016
	2014	695,243	795,688	114.4%	364	799,456	914,957	114.4%	4.1%	1.1499
Projected Future Experience	2015	698,412	1,673,679	239.6%	334	770,363	1,846,101	239.6%	4.0%	1.1030
	2016	684,983	1,737,604	253.7%	307	726,490	1,842,896	253.7%	4.0%	1.0606
	2017	686,530	1,548,697	225.6%	283	700,126	1,579,367	225.6%	4.0%	1.0198
	2018	695,229	1,581,147	227.4%	265	681,728	1,550,443	227.4%	4.0%	0.9806
	2019	708,504	1,644,048	232.0%	246	668,025	1,550,117	232.0%	4.0%	0.9429
	2020	736,245	1,680,433	228.2%	228	667,482	1,523,484	228.2%	4.0%	0.9066
	2021	679,954	1,717,392	252.6%	211	592,738	1,497,107	252.6%	4.0%	0.8717
	2022	615,596	1,746,049	283.6%	194	515,995	1,463,546	283.6%	4.0%	0.8382
	2023	554,221	1,764,640	318.4%	177	446,683	1,422,240	318.4%	4.0%	0.8060
	2024	496,176	1,766,822	356.1%	162	384,520	1,369,229	356.1%	4.0%	0.7750
	2025	441,643	1,753,244	397.0%	146	329,095	1,306,449	397.0%	4.0%	0.7452
	2026	390,811	1,724,974	441.4%	132	280,017	1,235,945	441.4%	4.0%	0.7165
	2027	343,784	1,685,217	490.2%	118	236,848	1,161,018	490.2%	4.0%	0.6889
	2028	300,581	1,629,960	542.3%	105	199,118	1,079,759	542.3%	4.0%	0.6624
	2029	261,182	1,558,079	596.5%	93	166,364	992,444	596.5%	4.0%	0.6370
	2030	225,539	1,478,302	655.5%	82	138,136	905,412	655.5%	4.0%	0.6125
	2031	193,565	1,390,533	718.4%	72	113,992	818,901	718.4%	4.0%	0.5889
	2032	165,105	1,293,914	783.7%	62	93,492	732,693	783.7%	4.0%	0.5663
	2033	139,936	1,192,485	852.2%	54	76,193	649,286	852.2%	4.0%	0.5445
	2034	117,840	1,084,840	920.6%	46	61,694	567,957	920.6%	4.0%	0.5235
	2035	98,588	981,240	995.3%	39	49,629	493,960	995.3%	4.0%	0.5034
	2036	81,932	881,863	1076.3%	33	39,658	426,859	1076.3%	4.0%	0.4840
	2037	67,644	786,011	1162.0%	28	31,483	365,829	1162.0%	4.0%	0.4654
	2038	55,494	693,989	1250.6%	23	24,835	310,577	1250.6%	4.0%	0.4475
	2039	45,246	605,538	1338.3%	19	19,470	260,570	1338.3%	4.0%	0.4303
	2040	36,668	523,382	1427.4%	16	15,172	216,555	1427.4%	4.0%	0.4138
	2041	29,534	450,492	1525.3%	13	11,750	179,227	1525.3%	4.0%	0.3978
	2042	23,638	386,919	1636.8%	11	9,043	148,014	1636.8%	4.0%	0.3825
	2043	18,798	329,369	1752.2%	9	6,914	121,153	1752.2%	4.0%	0.3678
	2044	14,850	277,649	1869.7%	7	5,252	98,200	1869.7%	4.0%	0.3537
	2045	11,653	233,814	2006.5%	6	3,963	79,516	2006.5%	4.0%	0.3401
	2046	9,079	194,712	2144.7%	5	2,969	63,671	2144.7%	4.0%	0.3270
	2047	7,020	160,438	2285.5%	4	2,207	50,446	2285.5%	4.0%	0.3144
	2048	5,388	131,501	2440.5%	3	1,629	39,757	2440.5%	4.0%	0.3023
	2049	4,107	107,288	2612.2%	2	1,194	31,189	2612.2%	4.0%	0.2907
	2050	3,111	86,040	2765.7%	2	870	24,050	2765.7%	4.0%	0.2795
	2051	2,344	68,116	2905.8%	2	630	18,308	2905.8%	4.0%	0.2688
	2052	1,756	53,235	3031.0%	1	454	13,758	3031.0%	4.0%	0.2584
	2053	1,310	41,129	3140.8%	1	325	10,220	3140.8%	4.0%	0.2485
	2054	972	31,537	3245.1%	1	232	7,535	3245.1%	4.0%	0.2389
	2055	716	24,099	3364.0%	1	165	5,537	3364.0%	4.0%	0.2297
	2056	523	18,265	3491.1%	0	116	4,035	3491.1%	4.0%	0.2209
	2057	378	13,565	3587.4%	0	80	2,881	3587.4%	4.0%	0.2124
Past Future Lifetime	Past	14,302,069	12,765,262	89.3%	9,008	22,061,454	16,149,305	73.2%		
	Future	7,586,660	33,772,272	445.2%	2,620	5,880,160	22,797,877	387.7%		
	Lifetime	21,888,729	46,537,534	212.6%	11,628	27,941,614	38,947,183	139.4%		

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with No Increase
LTC4 Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1998	18,243	0	0.0%	0.0%	42,424	0	0.0%	0.0%	4.4%	2.3255
	1999	424,586	0	0.0%	0.0%	944,861	0	0.0%	0.0%	4.4%	2.2254
	2000	846,545	0	0.0%	0.0%	1,802,753	0	0.0%	0.0%	4.4%	2.1295
	2001	898,101	2,679	0.3%	0.1%	1,830,185	5,459	0.3%	0.1%	4.4%	2.0378
	2002	862,152	47,430	5.5%	1.6%	1,681,270	92,492	5.5%	1.6%	4.4%	1.9501
	2003	838,614	112,363	13.4%	4.2%	1,564,946	209,683	13.4%	3.9%	4.4%	1.8661
	2004	812,524	103,556	12.7%	5.7%	1,450,966	184,925	12.7%	5.3%	4.4%	1.7858
	2005	861,365	95,703	11.1%	6.5%	1,471,946	163,543	11.1%	6.1%	4.4%	1.7089
	2006	838,737	103,190	12.3%	7.3%	1,371,558	168,743	12.3%	6.8%	4.4%	1.6353
	2007	831,530	73,931	8.9%	7.5%	1,301,219	115,691	8.9%	7.0%	4.4%	1.5648
	2008	804,144	549,240	68.3%	13.5%	1,204,175	822,466	68.3%	12.0%	4.3%	1.4975
	2009	769,624	571,991	74.3%	18.9%	1,102,855	819,651	74.3%	16.4%	4.3%	1.4330
	2010	725,302	671,638	92.6%	24.5%	994,586	920,998	92.6%	20.9%	4.3%	1.3713
	2011	735,894	718,959	97.7%	29.7%	965,655	943,433	97.7%	25.1%	4.3%	1.3122
	2012	750,304	790,149	105.3%	34.9%	942,168	992,201	105.3%	29.1%	4.2%	1.2557
	2013	714,619	896,713	125.5%	40.4%	858,715	1,077,527	125.5%	33.4%	4.2%	1.2016
	2014	704,707	1,115,223	158.3%	47.1%	810,339	1,282,389	158.3%	38.3%	4.1%	1.1499
	2015	695,952	1,143,673	164.3%	53.3%	767,649	1,261,494	164.3%	42.9%	4.0%	1.1030
Projected Future Experience	2016	690,383	1,334,348	193.3%	60.3%	732,218	1,415,204	193.3%	48.0%	4.0%	1.0606
	2017	705,718	1,536,199	217.7%	67.9%	719,694	1,566,622	217.7%	53.4%	4.0%	1.0198
	2018	697,792	1,705,951	244.5%	76.0%	684,241	1,672,823	244.5%	59.0%	4.0%	0.9806
	2019	672,784	1,924,539	286.1%	84.9%	634,345	1,814,583	286.1%	65.0%	4.0%	0.9429
	2020	616,919	1,997,532	323.8%	93.8%	559,300	1,810,966	323.8%	71.0%	4.0%	0.9066
	2021	560,447	1,809,845	322.9%	101.3%	488,560	1,577,701	322.9%	75.9%	4.0%	0.8717
	2022	506,259	1,838,543	363.2%	108.9%	424,348	1,541,075	363.2%	80.7%	4.0%	0.8382
	2023	454,711	1,854,214	407.8%	116.4%	366,482	1,494,433	407.8%	85.4%	4.0%	0.8060
	2024	406,076	1,874,808	461.7%	124.0%	314,695	1,452,915	461.7%	89.9%	4.0%	0.7750
	2025	360,519	1,884,801	522.8%	131.7%	268,645	1,404,480	522.8%	94.3%	4.0%	0.7452
	2026	318,205	1,881,645	591.3%	139.3%	227,994	1,348,200	591.3%	98.6%	4.0%	0.7165
	2027	279,175	1,864,575	667.9%	146.9%	192,335	1,284,586	667.9%	102.7%	4.0%	0.6889
	2028	243,425	1,833,374	753.2%	154.4%	161,256	1,214,510	753.2%	106.6%	4.0%	0.6624
	2029	210,936	1,787,302	847.3%	161.8%	134,359	1,138,452	847.3%	110.3%	4.0%	0.6370
	2030	181,665	1,727,047	950.7%	168.9%	111,264	1,057,761	950.7%	113.7%	4.0%	0.6125
	2031	155,510	1,654,467	1063.9%	175.8%	91,582	974,334	1063.9%	116.9%	4.0%	0.5889
	2032	132,311	1,570,426	1186.9%	182.4%	74,922	889,271	1186.9%	119.9%	4.0%	0.5663
	2033	111,871	1,476,826	1320.1%	188.6%	60,912	804,105	1320.1%	122.5%	4.0%	0.5445
	2034	93,990	1,375,733	1463.7%	194.5%	49,207	720,251	1463.7%	125.0%	4.0%	0.5235
	2035	78,451	1,269,579	1618.3%	199.9%	39,492	639,111	1618.3%	127.1%	4.0%	0.5034
	2036	65,056	1,161,873	1786.0%	204.9%	31,490	562,396	1786.0%	129.0%	4.0%	0.4840
	2037	53,604	1,054,847	1967.9%	209.4%	24,949	490,953	1967.9%	130.7%	4.0%	0.4654
	2038	43,895	950,335	2165.0%	213.6%	19,644	425,298	2165.0%	132.1%	4.0%	0.4475
	2039	35,722	849,533	2378.2%	217.3%	15,372	365,564	2378.2%	133.4%	4.0%	0.4303
	2040	28,896	753,031	2606.0%	220.6%	11,956	311,575	2606.0%	134.5%	4.0%	0.4138
	2041	23,228	662,120	2850.6%	223.5%	9,241	263,423	2850.6%	135.4%	4.0%	0.3978
	2042	18,551	578,760	3119.8%	226.1%	7,097	221,402	3119.8%	136.1%	4.0%	0.3825
	2043	14,720	503,359	3419.6%	228.4%	5,414	185,152	3419.6%	136.8%	4.0%	0.3678
	2044	11,603	435,069	3749.6%	230.3%	4,104	153,877	3749.6%	137.3%	4.0%	0.3537
	2045	9,081	373,894	4117.3%	232.0%	3,088	127,154	4117.3%	137.8%	4.0%	0.3401
	2046	7,053	319,817	4534.3%	233.4%	2,306	104,581	4534.3%	138.1%	4.0%	0.3270
	2047	5,435	272,055	5005.3%	234.7%	1,709	85,541	5005.3%	138.4%	4.0%	0.3144
	2048	4,157	229,894	5529.8%	235.7%	1,257	69,504	5529.8%	138.7%	4.0%	0.3023
	2049	3,156	192,920	6112.5%	236.6%	918	56,083	6112.5%	138.9%	4.0%	0.2907
	2050	2,381	160,744	6750.3%	237.4%	666	44,932	6750.3%	139.0%	4.0%	0.2795
	2051	1,785	132,831	7442.0%	238.0%	480	35,701	7442.0%	139.2%	4.0%	0.2688
	2052	1,331	108,630	8164.6%	238.5%	344	28,074	8164.6%	139.3%	4.0%	0.2584
	2053	986	87,733	8898.1%	238.9%	245	21,801	8898.1%	139.3%	4.0%	0.2485
	2054	727	70,087	9646.8%	239.2%	174	16,746	9646.8%	139.4%	4.0%	0.2389
	2055	531	55,525	10459.0%	239.5%	122	12,757	10459.0%	139.4%	4.0%	0.2297
	2056	384	43,680	11368.3%	239.7%	85	9,649	11368.3%	139.5%	4.0%	0.2209
	2057	275	34,104	12396.3%	239.8%	58	7,244	12396.3%	139.5%	4.0%	0.2124
	Past	14,529,044	9,866,985	67.9%		22,560,182	12,042,520	53.4%			
	Future	6,413,601	40,362,049	629.3%		5,024,658	26,438,960	526.2%			
	Lifetime	20,942,645	50,229,034	239.8%		27,584,840	38,481,480	139.5%			

Attachment 2
Brighthouse Life Insurance Company
Nationwide Written Premium and Paid Claim Experience Projections with 21.6% Increase
LTC4 Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1998	18,243	0	0.0%	0.0%	42,424	0	0.0%	0.0%	4.4%	2.3255
	1999	424,586	0	0.0%	0.0%	944,861	0	0.0%	0.0%	4.4%	2.2254
	2000	846,545	0	0.0%	0.0%	1,802,753	0	0.0%	0.0%	4.4%	2.1295
	2001	898,101	2,679	0.3%	0.1%	1,830,185	5,459	0.3%	0.1%	4.4%	2.0378
	2002	862,152	47,430	5.5%	1.6%	1,681,270	92,492	5.5%	1.6%	4.4%	1.9501
	2003	838,614	112,363	13.4%	4.2%	1,564,946	209,683	13.4%	3.9%	4.4%	1.8661
	2004	812,524	103,556	12.7%	5.7%	1,450,966	184,925	12.7%	5.3%	4.4%	1.7858
	2005	861,365	95,703	11.1%	6.5%	1,471,946	163,543	11.1%	6.1%	4.4%	1.7089
	2006	838,737	103,190	12.3%	7.3%	1,371,558	168,743	12.3%	6.8%	4.4%	1.6353
	2007	831,530	73,931	8.9%	7.5%	1,301,219	115,691	8.9%	7.0%	4.4%	1.5648
	2008	804,144	549,240	68.3%	13.5%	1,204,175	822,466	68.3%	12.0%	4.3%	1.4975
	2009	769,624	571,991	74.3%	18.9%	1,102,855	819,651	74.3%	16.4%	4.3%	1.4330
	2010	725,302	671,638	92.6%	24.5%	994,586	920,998	92.6%	20.9%	4.3%	1.3713
	2011	735,894	718,959	97.7%	29.7%	965,655	943,433	97.7%	25.1%	4.3%	1.3122
	2012	750,304	790,149	105.3%	34.9%	942,168	992,201	105.3%	29.1%	4.2%	1.2557
	2013	714,619	896,713	125.5%	40.4%	858,715	1,077,527	125.5%	33.4%	4.2%	1.2016
	2014	704,707	1,115,223	158.3%	47.1%	810,339	1,282,389	158.3%	38.3%	4.1%	1.1499
	2015	695,952	1,143,673	164.3%	53.3%	767,649	1,261,494	164.3%	42.9%	4.0%	1.1030
	2016	690,383	1,334,348	193.3%	60.3%	732,218	1,415,204	193.3%	48.0%	4.0%	1.0606
	2017	705,718	1,536,199	217.7%	67.9%	719,694	1,566,622	217.7%	53.4%	4.0%	1.0198
Projected Future Experience	2018	697,845	1,705,951	244.5%	76.0%	684,294	1,672,823	244.5%	59.0%	4.0%	0.9806
	2019	726,307	1,923,588	264.8%	84.6%	684,810	1,813,686	264.8%	64.9%	4.0%	0.9429
	2020	722,242	1,990,910	275.7%	92.9%	654,786	1,804,963	275.7%	70.5%	4.0%	0.9066
	2021	660,154	1,795,416	272.0%	99.7%	575,478	1,565,123	272.0%	75.1%	4.0%	0.8717
	2022	596,322	1,817,278	304.7%	106.5%	499,840	1,523,250	304.7%	79.6%	4.0%	0.8382
	2023	535,602	1,828,398	341.4%	113.3%	431,677	1,473,626	341.4%	83.9%	4.0%	0.8060
	2024	478,313	1,846,160	386.0%	120.2%	370,677	1,430,714	386.0%	88.2%	4.0%	0.7750
	2025	424,650	1,854,297	436.7%	127.1%	316,433	1,381,749	436.7%	92.3%	4.0%	0.7452
	2026	374,808	1,850,011	493.6%	134.1%	268,550	1,325,534	493.6%	96.3%	4.0%	0.7165
	2027	328,834	1,832,236	557.2%	141.0%	226,548	1,262,306	557.2%	100.1%	4.0%	0.6889
	2028	286,725	1,800,716	628.0%	147.9%	189,939	1,192,875	628.0%	103.7%	4.0%	0.6624
	2029	248,455	1,754,717	706.2%	154.6%	158,258	1,117,696	706.2%	107.2%	4.0%	0.6370
	2030	213,978	1,694,909	792.1%	161.2%	131,054	1,038,077	792.1%	110.4%	4.0%	0.6125
	2031	183,170	1,623,118	886.1%	167.5%	107,871	955,873	886.1%	113.4%	4.0%	0.5889
	2032	155,844	1,540,188	988.3%	173.5%	88,248	872,148	988.3%	116.2%	4.0%	0.5663
	2033	131,768	1,447,978	1098.9%	179.3%	71,745	788,398	1098.9%	118.7%	4.0%	0.5445
	2034	110,706	1,348,511	1218.1%	184.6%	57,959	705,999	1218.1%	121.0%	4.0%	0.5235
	2035	92,404	1,244,165	1346.4%	189.6%	46,516	626,318	1346.4%	123.0%	4.0%	0.5034
	2036	76,626	1,138,371	1485.6%	194.2%	37,090	551,020	1485.6%	124.8%	4.0%	0.4840
	2037	63,137	1,033,307	1636.6%	198.4%	29,386	480,927	1636.6%	126.4%	4.0%	0.4654
	2038	51,701	930,760	1800.3%	202.3%	23,138	416,538	1800.3%	127.7%	4.0%	0.4475
	2039	42,075	831,896	1977.2%	205.7%	18,105	357,975	1977.2%	128.9%	4.0%	0.4303
	2040	34,035	737,283	2166.2%	208.8%	14,083	305,059	2166.2%	129.9%	4.0%	0.4138
	2041	27,359	648,182	2369.2%	211.5%	10,885	257,877	2369.2%	130.8%	4.0%	0.3978
	2042	21,851	566,500	2592.6%	213.9%	8,359	216,712	2592.6%	131.5%	4.0%	0.3825
	2043	17,338	492,635	2841.4%	215.9%	6,377	181,207	2841.4%	132.1%	4.0%	0.3678
	2044	13,667	425,749	3115.3%	217.8%	4,834	150,581	3115.3%	132.7%	4.0%	0.3537
	2045	10,696	365,842	3420.3%	219.3%	3,638	124,416	3420.3%	133.1%	4.0%	0.3401
	2046	8,308	312,896	3766.4%	220.7%	2,717	102,318	3766.4%	133.4%	4.0%	0.3270
	2047	6,402	266,140	4157.2%	221.8%	2,013	83,681	4157.2%	133.7%	4.0%	0.3144
	2048	4,897	224,875	4592.4%	222.8%	1,480	67,987	4592.4%	133.9%	4.0%	0.3023
	2049	3,717	188,692	5075.8%	223.6%	1,081	54,853	5075.8%	134.1%	4.0%	0.2907
	2050	2,805	157,208	5605.0%	224.3%	784	43,943	5605.0%	134.3%	4.0%	0.2795
	2051	2,102	129,899	6178.8%	224.9%	565	34,913	6178.8%	134.4%	4.0%	0.2688
	2052	1,567	106,225	6778.4%	225.4%	405	27,452	6778.4%	134.5%	4.0%	0.2584
	2053	1,161	85,786	7386.9%	225.7%	289	21,317	7386.9%	134.6%	4.0%	0.2485
	2054	856	68,529	8008.1%	226.0%	204	16,374	8008.1%	134.6%	4.0%	0.2389
	2055	625	54,289	8682.0%	226.3%	144	12,473	8682.0%	134.7%	4.0%	0.2297
	2056	453	42,706	9436.6%	226.5%	100	9,434	9436.6%	134.7%	4.0%	0.2209
	2057	324	33,342	10289.7%	226.6%	69	7,082	10289.7%	134.7%	4.0%	0.2124
	Past	14,529,044	9,866,985	67.9%		22,560,182	12,042,520	53.4%			
	Future	7,359,829	39,739,660	540.0%		5,730,427	26,075,298	455.0%			
	Lifetime	21,888,873	49,606,645	226.6%		28,290,609	38,117,818	134.7%			

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase
LTC4 Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1998	408	0	0.0%	2	949	0	0.0%	4.4%	2.3255
	1999	19,568	0	0.0%	32	43,546	0	0.0%	4.4%	2.2254
	2000	53,085	0	0.0%	57	113,048	0	0.0%	4.4%	2.1295
	2001	70,871	0	0.0%	59	144,423	0	0.0%	4.4%	2.0378
	2002	68,193	0	0.0%	56	132,981	0	0.0%	4.4%	1.9501
	2003	66,259	0	0.0%	55	123,647	0	0.0%	4.4%	1.8661
	2004	65,477	0	0.0%	52	116,926	0	0.0%	4.4%	1.7858
	2005	68,964	0	0.0%	49	117,850	0	0.0%	4.4%	1.7089
	2006	69,084	0	0.0%	47	112,971	0	0.0%	4.4%	1.6353
	2007	66,706	0	0.0%	44	104,384	0	0.0%	4.4%	1.5648
	2008	64,188	0	0.0%	44	96,118	0	0.0%	4.3%	1.4975
	2009	60,110	0	0.0%	42	86,137	0	0.0%	4.3%	1.4330
	2010	53,746	0	0.0%	41	73,701	0	0.0%	4.3%	1.3713
	2011	54,858	0	0.0%	40	71,986	0	0.0%	4.3%	1.3122
	2012	57,350	0	0.0%	39	72,015	0	0.0%	4.2%	1.2557
	2013	56,612	0	0.0%	38	68,027	0	0.0%	4.2%	1.2016
	2014	53,172	227,279	427.4%	36	61,142	261,347	427.4%	4.1%	1.1499
	2015	57,517	269,091	467.8%	35	63,442	296,813	467.8%	4.0%	1.1030
	2016	62,185	4,727	7.6%	34	65,954	5,013	7.6%	4.0%	1.0606
	2017	64,967	44,456	68.4%	34	66,254	45,336	68.4%	4.0%	1.0198
Projected Future Experience	2018	69,690	183,428	263.2%	32	68,336	179,866	263.2%	4.0%	0.9806
	2019	70,079	197,178	281.4%	31	66,075	185,912	281.4%	4.0%	0.9429
	2020	65,544	208,124	317.5%	29	59,422	188,686	317.5%	4.0%	0.9066
	2021	60,477	215,117	355.7%	27	52,720	187,524	355.7%	4.0%	0.8717
	2022	55,402	221,102	399.1%	25	46,439	185,329	399.1%	4.0%	0.8382
	2023	50,352	222,547	442.0%	24	40,582	179,365	442.0%	4.0%	0.8060
	2024	45,400	220,213	485.1%	22	35,183	170,658	485.1%	4.0%	0.7750
	2025	40,600	216,440	533.1%	20	30,254	161,282	533.1%	4.0%	0.7452
	2026	35,998	209,301	581.4%	18	25,793	149,964	581.4%	4.0%	0.7165
	2027	31,641	197,918	625.5%	16	21,799	136,355	625.5%	4.0%	0.6889
	2028	27,559	184,497	669.5%	15	18,256	122,219	669.5%	4.0%	0.6624
	2029	23,782	170,442	716.7%	13	15,149	108,566	716.7%	4.0%	0.6370
	2030	20,335	154,803	761.3%	12	12,454	94,812	761.3%	4.0%	0.6125
	2031	17,222	139,648	810.8%	10	10,142	82,240	810.8%	4.0%	0.5889
	2032	14,447	124,243	860.0%	9	8,181	70,354	860.0%	4.0%	0.5663
	2033	12,004	108,207	901.4%	8	6,536	58,917	901.4%	4.0%	0.5445
	2034	9,881	93,808	949.4%	6	5,173	49,112	949.4%	4.0%	0.5235
	2035	8,056	80,154	994.9%	6	4,056	40,350	994.9%	4.0%	0.5034
	2036	6,508	68,023	1045.2%	5	3,150	32,926	1045.2%	4.0%	0.4840
	2037	5,213	58,070	1114.0%	4	2,426	27,027	1114.0%	4.0%	0.4654
	2038	4,145	48,660	1173.9%	3	1,855	21,777	1173.9%	4.0%	0.4475
	2039	3,274	39,621	1210.1%	3	1,409	17,049	1210.1%	4.0%	0.4303
	2040	2,572	32,148	1249.8%	2	1,064	13,302	1249.8%	4.0%	0.4138
	2041	2,014	26,052	1293.5%	2	801	10,365	1293.5%	4.0%	0.3978
	2042	1,573	20,927	1330.2%	1	602	8,006	1330.2%	4.0%	0.3825
	2043	1,228	16,735	1363.0%	1	452	6,156	1363.0%	4.0%	0.3678
	2044	960	13,408	1396.5%	1	340	4,742	1396.5%	4.0%	0.3537
	2045	754	10,641	1411.7%	1	256	3,619	1411.7%	4.0%	0.3401
	2046	595	8,349	1404.1%	1	194	2,730	1404.1%	4.0%	0.3270
	2047	471	6,409	1360.2%	1	148	2,015	1360.2%	4.0%	0.3144
	2048	375	4,885	1304.0%	0	113	1,477	1304.0%	4.0%	0.3023
	2049	298	3,737	1254.4%	0	87	1,086	1254.4%	4.0%	0.2907
	2050	235	2,874	1221.4%	0	66	803	1221.4%	4.0%	0.2795
	2051	184	2,249	1220.7%	0	50	604	1220.7%	4.0%	0.2688
	2052	142	1,770	1244.8%	0	37	457	1244.8%	4.0%	0.2584
	2053	108	1,320	1223.6%	0	27	328	1223.6%	4.0%	0.2485
	2054	80	959	1195.8%	0	19	229	1195.8%	4.0%	0.2389
	2055	58	685	1176.3%	0	13	157	1176.3%	4.0%	0.2297
	2056	41	477	1158.8%	0	9	105	1158.8%	4.0%	0.2209
	2057	28	322	1138.9%	0	6	68	1138.9%	4.0%	0.2124
	Past	1,133,321	545,553	48.1%	836	1,735,501	608,509	35.1%		
	Future	689,327	3,515,491	510.0%	348	539,674	2,506,540	464.5%		
	Lifetime	1,822,648	4,061,044	222.8%	1,184	2,275,175	3,115,050	136.9%		

Attachment 3
Brighthouse Life Insurance Company
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 21.6% Increase
LTC4 Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1998	408	0	0.0%	2	949	0	0.0%	4.4%	2.3255
	1999	19,568	0	0.0%	32	43,546	0	0.0%	4.4%	2.2254
	2000	53,085	0	0.0%	57	113,048	0	0.0%	4.4%	2.1295
	2001	70,871	0	0.0%	59	144,423	0	0.0%	4.4%	2.0378
	2002	68,193	0	0.0%	56	132,981	0	0.0%	4.4%	1.9501
	2003	66,259	0	0.0%	55	123,647	0	0.0%	4.4%	1.8661
	2004	65,477	0	0.0%	52	116,926	0	0.0%	4.4%	1.7858
	2005	68,964	0	0.0%	49	117,850	0	0.0%	4.4%	1.7089
	2006	69,084	0	0.0%	47	112,971	0	0.0%	4.4%	1.6353
	2007	66,706	0	0.0%	44	104,384	0	0.0%	4.4%	1.5648
	2008	64,188	0	0.0%	44	96,118	0	0.0%	4.3%	1.4975
	2009	60,110	0	0.0%	42	86,137	0	0.0%	4.3%	1.4330
	2010	53,746	0	0.0%	41	73,701	0	0.0%	4.3%	1.3713
	2011	54,858	0	0.0%	40	71,986	0	0.0%	4.3%	1.3122
	2012	57,350	0	0.0%	39	72,015	0	0.0%	4.2%	1.2557
	2013	56,612	0	0.0%	38	68,027	0	0.0%	4.2%	1.2016
	2014	53,172	227,279	427.4%	36	61,142	261,347	427.4%	4.1%	1.1499
Projected Future Experience	2015	57,517	269,091	467.8%	35	63,442	296,813	467.8%	4.0%	1.1030
	2016	62,185	4,727	7.6%	34	65,954	5,013	7.6%	4.0%	1.0606
	2017	64,967	44,456	68.4%	34	66,254	45,336	68.4%	4.0%	1.0198
	2018	69,690	183,428	263.2%	32	68,336	179,866	263.2%	4.0%	0.9806
	2019	72,377	196,566	271.6%	31	68,242	185,336	271.6%	4.0%	0.9429
	2020	76,308	204,961	268.6%	29	69,181	185,818	268.6%	4.0%	0.9066
	2021	71,232	211,481	296.9%	27	62,095	184,355	296.9%	4.0%	0.8717
	2022	65,255	217,287	333.0%	25	54,697	182,131	333.0%	4.0%	0.8382
	2023	59,307	218,633	368.6%	23	47,799	176,211	368.6%	4.0%	0.8060
	2024	53,474	216,272	404.4%	21	41,440	167,604	404.4%	4.0%	0.7750
	2025	47,820	212,511	444.4%	20	35,634	158,355	444.4%	4.0%	0.7452
	2026	42,400	205,452	484.6%	18	30,380	147,206	484.6%	4.0%	0.7165
	2027	37,267	194,233	521.2%	16	25,675	133,815	521.2%	4.0%	0.6889
	2028	32,460	181,021	557.7%	15	21,503	119,917	557.7%	4.0%	0.6624
	2029	28,012	167,195	596.9%	13	17,843	106,498	596.9%	4.0%	0.6370
	2030	23,951	151,826	633.9%	11	14,669	92,989	633.9%	4.0%	0.6125
	2031	20,285	136,939	675.1%	10	11,946	80,645	675.1%	4.0%	0.5889
	2032	17,016	121,813	715.9%	9	9,636	68,978	715.9%	4.0%	0.5663
	2033	14,139	106,070	750.2%	8	7,698	57,753	750.2%	4.0%	0.5445
	2034	11,638	91,939	790.0%	6	6,093	48,134	790.0%	4.0%	0.5235
	2035	9,489	78,545	827.7%	5	4,777	39,540	827.7%	4.0%	0.5034
	2036	7,666	66,647	869.4%	5	3,711	32,260	869.4%	4.0%	0.4840
	2037	6,140	56,886	926.5%	4	2,858	26,476	926.5%	4.0%	0.4654
	2038	4,882	47,662	976.3%	3	2,185	21,330	976.3%	4.0%	0.4475
	2039	3,856	38,805	1006.3%	3	1,659	16,698	1006.3%	4.0%	0.4303
	2040	3,030	31,484	1039.2%	2	1,254	13,027	1039.2%	4.0%	0.4138
	2041	2,372	25,512	1075.5%	2	944	10,150	1075.5%	4.0%	0.3978
	2042	1,853	20,493	1105.9%	1	709	7,840	1105.9%	4.0%	0.3825
	2043	1,446	16,388	1133.2%	1	532	6,028	1133.2%	4.0%	0.3678
	2044	1,131	13,130	1161.1%	1	400	4,644	1161.1%	4.0%	0.3537
	2045	888	10,421	1173.8%	1	302	3,544	1173.8%	4.0%	0.3401
	2046	700	8,178	1167.6%	1	229	2,674	1167.6%	4.0%	0.3270
	2047	555	6,278	1131.2%	1	175	1,974	1131.2%	4.0%	0.3144
	2048	441	4,786	1084.6%	0	133	1,447	1084.6%	4.0%	0.3023
	2049	351	3,661	1043.4%	0	102	1,064	1043.4%	4.0%	0.2907
	2050	277	2,816	1016.1%	0	77	787	1016.1%	4.0%	0.2795
	2051	217	2,204	1015.7%	0	58	592	1015.7%	4.0%	0.2688
	2052	167	1,735	1035.9%	0	43	448	1035.9%	4.0%	0.2584
	2053	127	1,294	1018.4%	0	32	321	1018.4%	4.0%	0.2485
	2054	94	940	995.3%	0	23	225	995.3%	4.0%	0.2389
	2055	69	672	979.1%	0	16	154	979.1%	4.0%	0.2297
	2056	48	467	964.6%	0	11	103	964.6%	4.0%	0.2209
	2057	33	316	948.1%	0	7	67	948.1%	4.0%	0.2124
Past Future Lifetime	Past	1,133,321	545,553	48.1%	836	1,735,501	608,509	35.1%		
	Future	788,466	3,456,949	438.4%	345	613,103	2,467,004	402.4%		
	Lifetime	1,921,786	4,002,501	208.3%	1,181	2,348,604	3,075,513	131.0%		

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase
LTC4 Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1998	2,929	0	0.0%	0.0%	6,811	0	0.0%	0.0%	4.4%	2.3255
	1999	35,714	0	0.0%	0.0%	79,476	0	0.0%	0.0%	4.4%	2.2254
	2000	61,550	0	0.0%	0.0%	131,073	0	0.0%	0.0%	4.4%	2.1295
	2001	70,934	0	0.0%	0.0%	144,553	0	0.0%	0.0%	4.4%	2.0378
	2002	67,811	0	0.0%	0.0%	132,237	0	0.0%	0.0%	4.4%	1.9501
	2003	66,177	0	0.0%	0.0%	123,493	0	0.0%	0.0%	4.4%	1.8661
	2004	66,339	0	0.0%	0.0%	118,465	0	0.0%	0.0%	4.4%	1.7858
	2005	71,522	0	0.0%	0.0%	122,221	0	0.0%	0.0%	4.4%	1.7089
	2006	66,419	0	0.0%	0.0%	108,612	0	0.0%	0.0%	4.4%	1.6353
	2007	65,102	0	0.0%	0.0%	101,875	0	0.0%	0.0%	4.4%	1.5648
	2008	64,190	0	0.0%	0.0%	96,122	0	0.0%	0.0%	4.3%	1.4975
	2009	56,331	0	0.0%	0.0%	80,721	0	0.0%	0.0%	4.3%	1.4330
	2010	52,879	0	0.0%	0.0%	72,511	0	0.0%	0.0%	4.3%	1.3713
	2011	56,974	0	0.0%	0.0%	74,763	0	0.0%	0.0%	4.3%	1.3122
	2012	57,247	0	0.0%	0.0%	71,886	0	0.0%	0.0%	4.2%	1.2557
	2013	55,673	0	0.0%	0.0%	66,899	0	0.0%	0.0%	4.2%	1.2016
	2014	55,047	0	0.0%	0.0%	63,298	0	0.0%	0.0%	4.1%	1.1499
	2015	58,821	65,273	111.0%	6.3%	64,881	71,998	111.0%	4.3%	4.0%	1.1030
	2016	63,462	163,858	258.2%	20.9%	67,308	173,788	258.2%	14.2%	4.0%	1.0606
	2017	68,635	119,153	173.6%	29.9%	69,994	121,512	173.6%	20.4%	4.0%	1.0198
Projected Future Experience	2018	70,631	125,016	177.0%	38.3%	69,259	122,589	177.0%	26.2%	4.0%	0.9806
	2019	68,661	181,251	264.0%	50.2%	64,738	170,895	264.0%	34.2%	4.0%	0.9429
	2020	63,571	215,479	339.0%	63.7%	57,633	195,354	339.0%	43.0%	4.0%	0.9066
	2021	58,445	209,112	357.8%	75.7%	50,949	182,290	357.8%	50.9%	4.0%	0.8717
	2022	53,325	220,744	414.0%	87.9%	44,697	185,029	414.0%	58.7%	4.0%	0.8382
	2023	48,263	225,679	467.6%	99.9%	38,898	181,890	467.6%	66.2%	4.0%	0.8060
	2024	43,329	230,106	531.1%	111.8%	33,579	178,325	531.1%	73.4%	4.0%	0.7750
	2025	38,553	231,045	599.3%	123.5%	28,728	172,165	599.3%	80.3%	4.0%	0.7452
	2026	34,005	228,532	672.1%	134.9%	24,364	163,743	672.1%	86.9%	4.0%	0.7165
	2027	29,729	222,617	748.8%	145.8%	20,481	153,370	748.8%	92.9%	4.0%	0.6889
	2028	25,748	213,556	829.4%	156.1%	17,056	141,469	829.4%	98.5%	4.0%	0.6624
	2029	22,093	202,138	914.9%	165.9%	14,073	128,755	914.9%	103.6%	4.0%	0.6370
	2030	18,778	188,909	1006.0%	175.0%	11,501	115,701	1006.0%	108.2%	4.0%	0.6125
	2031	15,814	174,117	1101.1%	183.3%	9,313	102,540	1101.1%	112.2%	4.0%	0.5889
	2032	13,190	158,543	1202.0%	190.9%	7,469	89,777	1202.0%	115.8%	4.0%	0.5663
	2033	10,898	142,623	1308.7%	197.8%	5,934	77,656	1308.7%	118.9%	4.0%	0.5445
	2034	8,924	126,792	1420.7%	203.9%	4,672	66,381	1420.7%	121.5%	4.0%	0.5235
	2035	7,243	111,486	1539.2%	209.3%	3,646	56,122	1539.2%	123.7%	4.0%	0.5034
	2036	5,829	96,875	1662.1%	214.0%	2,821	46,892	1662.1%	125.6%	4.0%	0.4840
	2037	4,656	83,387	1790.9%	218.0%	2,167	38,810	1790.9%	127.2%	4.0%	0.4654
	2038	3,697	71,340	1929.6%	221.5%	1,655	31,926	1929.6%	128.5%	4.0%	0.4475
	2039	2,920	60,457	2070.3%	224.5%	1,257	26,016	2070.3%	129.5%	4.0%	0.4303
	2040	2,298	50,476	2196.4%	227.0%	951	20,885	2196.4%	130.4%	4.0%	0.4138
	2041	1,805	41,545	2302.1%	229.1%	718	16,529	2302.1%	131.1%	4.0%	0.3978
	2042	1,415	33,901	2396.0%	230.7%	541	12,969	2396.0%	131.6%	4.0%	0.3825
	2043	1,110	27,513	2479.4%	232.1%	408	10,120	2479.4%	132.0%	4.0%	0.3678
	2044	873	22,252	2549.9%	233.2%	309	7,870	2549.9%	132.3%	4.0%	0.3537
	2045	689	17,958	2604.9%	234.1%	234	6,107	2604.9%	132.6%	4.0%	0.3401
	2046	547	14,405	2633.4%	234.9%	179	4,711	2633.4%	132.8%	4.0%	0.3270
	2047	436	11,453	2629.8%	235.4%	137	3,601	2629.8%	132.9%	4.0%	0.3144
	2048	347	9,024	2598.0%	235.9%	105	2,728	2598.0%	133.0%	4.0%	0.3023
	2049	276	7,077	2563.8%	236.2%	80	2,057	2563.8%	133.1%	4.0%	0.2907
	2050	218	5,538	2540.0%	236.5%	61	1,548	2540.0%	133.2%	4.0%	0.2795
	2051	170	4,346	2556.9%	236.7%	46	1,168	2556.9%	133.2%	4.0%	0.2688
	2052	130	3,433	2631.7%	236.9%	34	887	2631.7%	133.3%	4.0%	0.2584
	2053	98	2,714	2760.1%	237.0%	24	675	2760.1%	133.3%	4.0%	0.2485
	2054	73	2,131	2937.3%	237.1%	17	509	2937.3%	133.3%	4.0%	0.2389
	2055	52	1,657	3174.6%	237.2%	12	381	3174.6%	133.3%	4.0%	0.2297
	2056	37	1,273	3476.1%	237.3%	8	281	3476.1%	133.3%	4.0%	0.2209
	2057	25	966	3865.5%	237.3%	5	205	3865.5%	133.3%	4.0%	0.2124
	Past	1,163,755	348,285	29.9%	0.0%	1,797,199	367,298	20.4%	0.0%		
	Future	658,899	3,977,469	603.7%	0.0%	518,760	2,720,925	524.5%	0.0%		
	Lifetime	1,822,655	4,325,753	237.3%	0.0%	2,315,960	3,088,223	133.3%	0.0%		

Attachment 4
Brighthouse Life Insurance Company
Pennsylvania Written Premium and Paid Claim Experience Projections with 21.6% Increase
LTC4 Tax-Qualified Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1998	2,929	0	0.0%	0.0%	6,811	0	0.0%	0.0%	4.4%	2.3255
	1999	35,714	0	0.0%	0.0%	79,476	0	0.0%	0.0%	4.4%	2.2254
	2000	61,550	0	0.0%	0.0%	131,073	0	0.0%	0.0%	4.4%	2.1295
	2001	70,934	0	0.0%	0.0%	144,553	0	0.0%	0.0%	4.4%	2.0378
	2002	67,811	0	0.0%	0.0%	132,237	0	0.0%	0.0%	4.4%	1.9501
	2003	66,177	0	0.0%	0.0%	123,493	0	0.0%	0.0%	4.4%	1.8661
	2004	66,339	0	0.0%	0.0%	118,465	0	0.0%	0.0%	4.4%	1.7858
	2005	71,522	0	0.0%	0.0%	122,221	0	0.0%	0.0%	4.4%	1.7089
	2006	66,419	0	0.0%	0.0%	108,612	0	0.0%	0.0%	4.4%	1.6353
	2007	65,102	0	0.0%	0.0%	101,875	0	0.0%	0.0%	4.4%	1.5648
	2008	64,190	0	0.0%	0.0%	96,122	0	0.0%	0.0%	4.3%	1.4975
	2009	56,331	0	0.0%	0.0%	80,721	0	0.0%	0.0%	4.3%	1.4330
	2010	52,879	0	0.0%	0.0%	72,511	0	0.0%	0.0%	4.3%	1.3713
	2011	56,974	0	0.0%	0.0%	74,763	0	0.0%	0.0%	4.3%	1.3122
	2012	57,247	0	0.0%	0.0%	71,886	0	0.0%	0.0%	4.2%	1.2557
	2013	55,673	0	0.0%	0.0%	66,899	0	0.0%	0.0%	4.2%	1.2016
	2014	55,047	0	0.0%	0.0%	63,298	0	0.0%	0.0%	4.1%	1.1499
	2015	58,821	65,273	111.0%	6.3%	64,881	71,998	111.0%	4.3%	4.0%	1.1030
Projected Future Experience	2016	63,462	163,858	258.2%	20.9%	67,308	173,788	258.2%	14.2%	4.0%	1.0606
	2017	68,635	119,153	173.6%	29.9%	69,994	121,512	173.6%	20.4%	4.0%	1.0198
	2018	70,634	125,016	177.0%	38.3%	69,263	122,589	177.0%	26.2%	4.0%	0.9806
	2019	75,364	181,135	240.3%	50.0%	71,058	170,786	240.3%	34.1%	4.0%	0.9429
	2020	74,880	214,560	286.5%	62.8%	67,886	194,521	286.5%	42.6%	4.0%	0.9066
	2021	68,842	207,086	300.8%	74.0%	60,012	180,524	300.8%	50.1%	4.0%	0.8717
	2022	62,811	217,752	346.7%	85.3%	52,649	182,521	346.7%	57.5%	4.0%	0.8382
	2023	56,848	222,092	390.7%	96.4%	45,818	178,998	390.7%	64.6%	4.0%	0.8060
	2024	51,037	226,203	443.2%	107.3%	39,552	175,300	443.2%	71.4%	4.0%	0.7750
	2025	45,411	226,993	499.9%	117.9%	33,838	169,146	499.9%	77.8%	4.0%	0.7452
	2026	40,054	224,449	560.4%	128.3%	28,699	160,818	560.4%	84.0%	4.0%	0.7165
	2027	35,017	218,578	624.2%	138.3%	24,125	150,588	624.2%	89.7%	4.0%	0.6889
	2028	30,328	209,630	691.2%	147.7%	20,091	138,868	691.2%	94.9%	4.0%	0.6624
	2029	26,023	198,376	762.3%	156.6%	16,576	126,359	762.3%	99.6%	4.0%	0.6370
	2030	22,119	185,354	838.0%	164.9%	13,547	113,523	838.0%	103.9%	4.0%	0.6125
	2031	18,627	170,807	917.0%	172.5%	10,969	100,590	917.0%	107.7%	4.0%	0.5889
	2032	15,536	155,502	1000.9%	179.4%	8,798	88,054	1000.9%	111.0%	4.0%	0.5663
	2033	12,836	139,863	1089.6%	185.6%	6,989	76,153	1089.6%	113.9%	4.0%	0.5445
	2034	10,512	124,318	1182.6%	191.2%	5,503	65,085	1182.6%	116.4%	4.0%	0.5235
	2035	8,532	109,293	1281.0%	196.1%	4,295	55,018	1281.0%	118.5%	4.0%	0.5034
	2036	6,865	94,955	1383.1%	200.4%	3,323	45,962	1383.1%	120.3%	4.0%	0.4840
	2037	5,484	81,723	1490.1%	204.2%	2,553	38,036	1490.1%	121.7%	4.0%	0.4654
	2038	4,355	69,907	1605.3%	207.4%	1,949	31,285	1605.3%	123.0%	4.0%	0.4475
	2039	3,440	59,236	1722.1%	210.1%	1,480	25,490	1722.1%	123.9%	4.0%	0.4303
	2040	2,707	49,451	1826.9%	212.4%	1,120	20,461	1826.9%	124.7%	4.0%	0.4138
	2041	2,126	40,700	1914.7%	214.3%	846	16,192	1914.7%	125.4%	4.0%	0.3978
	2042	1,667	33,210	1992.8%	215.8%	638	12,704	1992.8%	125.9%	4.0%	0.3825
	2043	1,307	26,951	2062.1%	217.1%	481	9,914	2062.1%	126.3%	4.0%	0.3678
	2044	1,028	21,798	2120.7%	218.1%	364	7,710	2120.7%	126.6%	4.0%	0.3537
	2045	812	17,591	2166.5%	218.9%	276	5,983	2166.5%	126.8%	4.0%	0.3401
	2046	644	14,112	2190.3%	219.6%	211	4,615	2190.3%	127.0%	4.0%	0.3270
	2047	513	11,221	2187.4%	220.1%	161	3,528	2187.4%	127.1%	4.0%	0.3144
	2048	409	8,842	2161.2%	220.5%	124	2,673	2161.2%	127.2%	4.0%	0.3023
	2049	325	6,935	2133.0%	220.8%	95	2,016	2133.0%	127.3%	4.0%	0.2907
	2050	257	5,427	2113.5%	221.1%	72	1,517	2113.5%	127.4%	4.0%	0.2795
	2051	200	4,260	2127.8%	221.3%	54	1,145	2127.8%	127.4%	4.0%	0.2688
	2052	154	3,366	2190.3%	221.4%	40	870	2190.3%	127.4%	4.0%	0.2584
	2053	116	2,661	2297.4%	221.6%	29	661	2297.4%	127.5%	4.0%	0.2485
	2054	85	2,090	2445.1%	221.7%	20	499	2445.1%	127.5%	4.0%	0.2389
	2055	61	1,625	2642.9%	221.7%	14	373	2642.9%	127.5%	4.0%	0.2297
	2056	43	1,249	2894.1%	221.8%	10	276	2894.1%	127.5%	4.0%	0.2209
	2057	29	947	3218.5%	221.9%	6	201	3218.5%	127.5%	4.0%	0.2124
	Past	1,163,755	348,285	29.9%	0.0%	1,797,199	367,298	20.4%	0.0%		
	Future	758,039	3,915,263	516.5%	0.0%	593,530	2,681,553	451.8%	0.0%		
	Lifetime	1,921,795	4,263,548	221.9%	0.0%	2,390,729	3,048,851	127.5%	0.0%		

Attachment 5
Brighthouse Life Insurance Company
Reserve Balance at 12/31/2017
LTC4 Tax-Qualified Nursing Facility Only Policy Form

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve
1998	0		0	
1999	0		0	
2000	0		0	
2001	0		0	
2002	0		0	
2003	0		0	
2004	0		0	
2005	0		0	
2006	0		0	
2007	0		0	
2008	0		0	
2009	0		0	
2010	0		0	
2011	76,023		0	
2012	281,650		0	
2013	0		0	
2014	49,486		41,221	
2015	743,339		130,306	
2016	1,147,001		4,727	
2017	1,356,712	9,575,616	44,456	1,119,875

(1) Claim reserve is the sum of disabled life reserve and incurred but not reported reserve. Each of these items are discounted to incurral using 4.5%.

Attachment 6
Brighthouse Life Insurance Company
Nationwide Actual Experience Projections by Duration, with No Increase
With No Interest
LTC4 Tax-Qualified Nursing Facility Only Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	970,451	0	0.0%
2	910,092	85,747	9.4%
3	876,475	115,854	13.2%
4	837,941	98,388	11.7%
5	818,428	322,623	39.4%
6	850,011	536,965	63.2%
7	864,738	524,231	60.6%
8	835,455	0	0.0%
9	812,001	384,350	47.3%
10	776,300	986,842	127.1%
11	743,087	369,238	49.7%
12	733,699	1,101,113	150.1%
13	739,085	1,133,558	153.4%
14	727,606	1,271,191	174.7%
15	705,552	742,347	105.2%
16	706,243	2,115,934	299.6%
17	671,722	770,959	114.8%
18	687,929	2,278,501	331.2%
19	702,971	1,418,606	201.8%
20	678,443	1,652,852	243.6%
21	636,951	1,710,053	268.5%
22	581,815	1,750,937	300.9%
23	526,564	1,780,866	338.2%
24	473,849	1,800,414	380.0%
25	423,970	1,803,409	425.4%
26	377,186	1,788,807	474.3%
27	333,660	1,761,300	527.9%
28	293,437	1,719,200	585.9%
29	256,511	1,660,840	647.5%
30	222,871	1,588,761	712.9%
31	192,472	1,507,025	783.0%
32	165,216	1,417,664	858.1%
33	140,961	1,320,225	936.6%
34	119,528	1,216,289	1017.6%
35	100,727	1,107,825	1099.8%
36	84,337	1,001,745	1187.8%
37	70,155	898,918	1281.3%
38	57,988	801,973	1383.0%
39	47,637	708,873	1488.1%
40	38,904	618,918	1590.9%
41	31,590	535,541	1695.3%
42	25,500	460,854	1807.3%
43	20,458	394,743	1929.6%
44	16,309	335,802	2059.0%
45	12,917	284,804	2204.8%
46	10,163	239,780	2359.3%
47	7,942	200,611	2526.0%
48	6,163	167,186	2712.7%
49	4,749	137,374	2892.7%
50	3,634	111,737	3074.6%
51	2,766	91,421	3305.4%
52	2,095	74,039	3534.9%
53	1,580	58,796	3721.0%
54	1,187	46,103	3883.7%
55	888	35,951	4047.0%
56	661	27,760	4197.8%
57	488	21,382	4378.0%
58	357	16,424	4598.8%
59	258	12,202	4731.9%
60	183	8,833	4815.1%
Total	20,942,856	47,134,686	225.1%

Attachment 7
Brighthouse Life Insurance Company
Pennsylvania Actual Experience Projections by Duration, with No Increase
With No Interest
LTC4 Tax-Qualified Nursing Facility Only Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	71,397	0	0.0%
2	69,972	0	0.0%
3	68,969	0	0.0%
4	67,285	0	0.0%
5	65,823	0	0.0%
6	66,774	0	0.0%
7	70,816	0	0.0%
8	67,901	0	0.0%
9	63,017	0	0.0%
10	54,758	0	0.0%
11	53,475	0	0.0%
12	54,333	0	0.0%
13	57,025	0	0.0%
14	57,444	0	0.0%
15	57,020	78,723	138.1%
16	57,617	418,578	726.5%
17	59,087	10,802	18.3%
18	64,539	50,694	78.5%
19	69,311	139,036	200.6%
20	69,496	195,735	281.7%
21	66,300	207,455	312.9%
22	61,383	215,803	351.6%
23	56,290	221,747	393.9%
24	51,219	224,933	439.2%
25	46,213	223,387	483.4%
26	41,340	219,460	530.9%
27	36,665	213,657	582.7%
28	32,224	203,654	632.0%
29	28,052	190,465	679.0%
30	24,193	175,675	726.1%
31	20,668	160,383	776.0%
32	17,479	144,150	824.7%
33	14,629	127,636	872.5%
34	12,114	111,724	922.3%
35	9,921	95,175	959.3%
36	8,039	80,641	1003.1%
37	6,447	68,767	1066.6%
38	5,120	57,451	1122.0%
39	4,029	46,534	1154.9%
40	3,148	37,393	1187.8%
41	2,448	29,975	1224.6%
42	1,899	23,813	1253.9%
43	1,474	19,069	1294.0%
44	1,146	15,182	1324.5%
45	896	11,918	1329.4%
46	707	9,517	1346.4%
47	562	7,542	1341.7%
48	450	5,858	1300.9%
49	362	4,537	1251.6%
50	292	3,534	1211.6%
51	233	2,766	1186.0%
52	184	2,195	1194.5%
53	143	1,741	1219.9%
54	109	1,309	1204.8%
55	81	956	1181.7%
56	59	685	1168.3%
57	41	477	1152.5%
58	28	322	1135.6%
59	19	211	1121.9%
60	12	134	1105.3%
Total	1,822,680	4,061,398	222.8%

Brighthouse

FINANCIAL

Brighthouse Life Insurance Company
PO Box 40006
Lynchburg, VA 24506

February 26, 2019

Honorable Jessica Altman
Insurance Commissioner
Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Brighthouse Life Insurance Company
Company NAIC # 87726
SERFF Tracking # MILL-131719034

Dear Commissioner Altman:

This letter sets forth the conditions under which Milliman USA ("Milliman") is authorized to act on behalf of Brighthouse Life Insurance Company, which operates under the Brighthouse Financial brand, with respect to the individual long term care insurance rate filing referenced above (the "LTC Rate Filings") and outlines the relationship between Brighthouse Life Insurance Company and Genworth Life Insurance Company ("GLIC").

Please be advised that Milliman USA ("Milliman") has been retained by GLIC, as administrator, to provide actuarial support for the LTC Rate Filings. GLIC is the reinsurer and administrator of the Brighthouse Life Insurance Company long term care insurance policies ("Reinsured Policies"), which are the subject of the LTC Rate Filings, under and Indemnity Reinsurance Agreement and an Administrative Services Agreement, both dated July 1, 2000 (the "Agreements"). GLIC has since retroceded the Reinsured Policies to Union Fidelity Life Insurance Company, under a Retrocession Agreement dated April 15, 2004.

In connection with the retention of Milliman, and subject to the conditions in the next sentence, Brighthouse Life Insurance Company hereby authorizes Milliman to enter into written and oral communications, including the submission and receipt of written materials, with your Department, for the purpose of completing the rate filing process and responding to your review of this filing. This authorization is subject to Milliman's agreement to act in accordance with the applicable terms and conditions to which GLIC is subject under the Agreements.

Should you have any questions regarding this letter, please contact Meredith Ratajczak, Chief Actuary, at 11225 North Community House Road, Charlotte, NC 28277, or via email at meredith.ratajczak@brighthousefinancial.com, or by telephone at 980 949 4427.

Sincerely,



D. Burt Arrington
Vice President and Assistant Secretary
Brighthouse Life Insurance Company

[company name short]
[company addr 1]
[company addr2]
[company city, st zip]

IMPORTANT CHANGE – DECISION REQUIRED

[mailing name1]
[mailing name2]
[address line 1]
[address line 2]
[address line 3]
[address line 4]
[address line 5]

Dear [insured_name1],

Thank you for choosing Brighthouse Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from [\$99,999.99] to [\$99,999.99] beginning on [Mmmm dd, yyyy].** [**<if phased>** This increase will take place in a phased manner detailed on the enclosed option page.] Please note that this increase is not due to a change in your health, age, or claims history.

Given this change, we are offering you several choices to adjust your coverage to meet your needs. These options and your personalized information are outlined on the enclosed pages. We encourage you to discuss them with your financial advisor or a member of our Customer Service Team by calling [999 999.9999] before making a decision.

Once again, thank you for being a Brighthouse Life Insurance Company policyholder.

Sincerely,

Your Customer Service Team

P.S. This premium increase notice is not a bill. [**<if not EFT>**-you will be billed separately.] Please take time to read the Important Information Regarding This Premium Increase included with this letter.

Underwritten by Brighthouse Life Insurance Company, Lynchburg, VA

NOTE: gray shading indicates print in blue font

The premium on your long term care insurance policy is increasing.

You have [3] options:

- 1 Keep your current coverage the same and pay the premium increase
- 2 Adjust your coverage to reduce your premiums
- 3 **<if nonfor available>** {See Addendum for CNF, OLB & NFO text variations}

Long Term Care Insurance

Premium Increase Notice

[mm/dd/yyyy]
[company name long]
[Company Copyright]

Policyholder:

[Insured_name1]

Policy Number:

[policy_number]

Agent:

[serving agent name]
[serving agency name]
[serving_agent_address1]
[serving_agent_address2]
[serving_agent_address3]
[serving_agent_address4]
[serving_agent_address5]
[serving_agent_phone]

Customer Service:

[999 999.9999]

[company_hours1]
[company_hours2]
[Fax: [company_fax]]

Addendum

For point #3 in top right:

[<if CNF > Pay nothing more and receive coverage equal to 30 times your Nursing Home Daily benefit or the total premiums you have paid excluding waived premium whichever is greater <or if OLB> Pay nothing more and receive coverage equal to premiums you have paid minus any benefits paid <or if NFO> The Non-Forfeiture rider, if exercised, results in a paid-up long term care insurance benefit according to your contract provisions]

[company name short] Customer service:
[company address 1] [company_phone]
[company city state zip] [company hours2]
[company hours1]
Fax: [company fax]

Policyholder: [insured name2]
Date: [mm/dd/yyyy]
Policy number: [policy number]
Premium before increase: [\$99,999.99] [mode]

NOTE: gray shading indicates print in blue font

Your options:	① Keep current coverage	② Adjust your coverage			③ Pay nothing more
If you are adjusting your coverage, simply check the blue box beside your selection below, and sign and return this page to the fax or address above. If you choose to keep your current coverage, no action is required.	If you are comfortable with your current level of coverage, pay the increased premium [<not EFT> when you receive your next bill]. If we don't hear from you by [Mmmm dd, yyyy] this [999.999%] increase will take effect.	If you are comfortable having less coverage, you may have options such as: reducing the total amount of benefits available to pay for care, reducing the length of time benefits last, increasing the amount of time before benefits begin, and/or modifying any inflation protection you may have. The alternatives below allows you to maintain some protection against long term care costs while keeping your premium down. There may be other ways that you can reduce your benefits and premiums beyond those listed.			[See Addendum for nonforfeiture wording placed here.] If you select this option, you will receive a follow-up letter confirming the amount of your coverage.
		[Alternative A]	[Alternative B]	[Alternative C]	
[Daily maximum benefit]	[\$500.00]	[\$400.00]	[\$500.00]	[\$500.00]	
[Benefit coverage period]	[Unlimited]	[6 years]	[6 years]	[4 years]	
[Elimination period]	[100 days]	[100 days]	[100 days]	[100 days]	
[Inflation protection]	[Compound 5%]	[Compound 5%]	[Compound 5%]	[Compound 3%]	
[Mode] premium	[\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> Pay nothing more

<if CPI> These amounts do not reflect increases in your premium that may occur as a result of your acceptance of the Cost of Inflation benefit offers that you may receive. As a result, the premium amounts may vary based on benefit increases actually accepted. <if Phased> Your policies rate increase is phasing in over a number of years; the remaining dates are listed on the reverse. The amount of the phased quarterly rate increase will vary depending on your selection above.

You do not need to return this form if you are keeping your current coverage. If changing your coverage, please remember to check the blue box above to indicate your choice, then sign and return this form by: [Mmmm dd, yyyy].

► Policyholder Signature

Date

By signing, you (1) authorize [company name] to make the requested changes to your Long Term Care Insurance policy; and (2) represent that you have read and understand the information

contained in this form and the enclosed letters, including the Important Information Regarding This Premium Increase.

Coverage Options

Page [2] of [m]

Policyholder:
Date: [insured_ name1]
Policy number: [mm/dd/yyyy]
Premium before [contract number]
increase: [\$99,999.99] [Mode]

Phased Premiums:

The amount of the phased [Mode] rate increase will vary depending on your selection on the first page.

Date of phased increase	Keep current coverage:	[Alternative [A]]	[Alternative B]	[Alternative C]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
...
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]

Addendum:

Rules for printing nonforfeiture text in the “3 Pay nothing more” column:

[<if contingent nonforfeiture>If you would like to stop paying premiums on your contract you can elect the Contingent Nonforfeiture benefit. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your contract excluding waived premium whichever is greater.

[<if nonforfeiture Rider>If you would like to stop paying premiums on your contract you may exercise the non-forfeiture rider that you purchased with your contract.

[<if OLB> If you would like to stop paying premiums on your policy you can choose an optional limited benefit. Your new coverage maximum will be roughly equal to the total premiums you have paid on your policy, minus any benefits paid. Please refer to the enclosed endorsement for additional details regarding this benefit.

About this premium increase

This premium increase is based on our expectation of aggregate future claims by our insureds. All policyholders in your class are receiving this rate increase and it is not due to a change in your individual health, age, claims history, or any other individual characteristic. States require insurance companies to notify them of a rate increase for long term care policies. Additionally, state regulation requires insurers to support rate increase requests with actuarial justification.

Guaranteed renewable

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. In accordance with the terms of your policy, we reserve the right to change premiums and it is [possible or likely](#) that your premium will increase again in the future.

Benefits

The benefit values presented in the accompanying letter are approximate due to rounding. Covered benefits payable at the time of a claim will be calculated in accordance with your policy. Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy.

Considerations related to reducing your benefits

All of the options available to you as alternatives to paying the full premium increase may not be of equal value. Some states require policyholders to maintain minimum benefit levels, which may reduce the options available.

If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. **If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.**

Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the Coverage Options page for further details.

Select a Limited Benefit with No Further Premium Requirement

<if NFO Rider on Policy >

You may exercise the Non-Forfeiture Rider. Your policy includes the Non-Forfeiture Rider which you may elect to exercise at any time. This Rider allows you to have a paid-up long term care insurance benefit as described in the Rider.

Please note: This rider could significantly reduce the policy benefits. Please review the Non-Forfeiture Rider in your policy for more detailed information prior to making this election.

<OR>

<if CNF >

You may elect a Contingent Non-Forfeiture Benefit. This rate increase qualifies you to receive a Contingent Non-Forfeiture Benefit which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This endorsement allows you to reduce your policy benefits so the required premium payments are not increased and convert your coverage to a paid-up status with a shortened benefit period and reduced benefits plan. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefit. Please review the Contingent Non-Forfeiture Benefit Endorsement for more detailed information prior to making this election.

<OR>**<if OLB>**

You may elect an Optional Limited Benefit. As a result of this premium increase, we are offering an Optional Limited Benefit. This endorsement allows you to elect a limited paid-up long term care insurance benefit, which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This benefit provides a paid-up benefit with total coverage equal to the total premium paid, excluding waived premium, less any claims paid. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Optional Limited Benefit Endorsement for more detailed information prior to making this election.

Waiver of premium benefit

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. If your policy does not provide a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction.

<For those states that require the rate increase history (currently AL, NH and VA)>**Rate increase history**

In accordance with the requirements of [\[issue state\]](#) where your policy was issued, we are providing you with the history of previous rate increases that have been implemented on policies that were underwritten by Brighthouse Life Insurance Company